

Bank Marketing Report

2025



bankbound

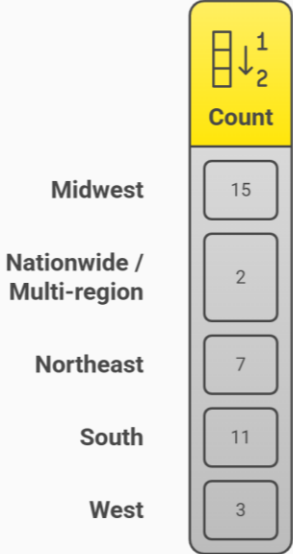
About the Survey

Respondent profile

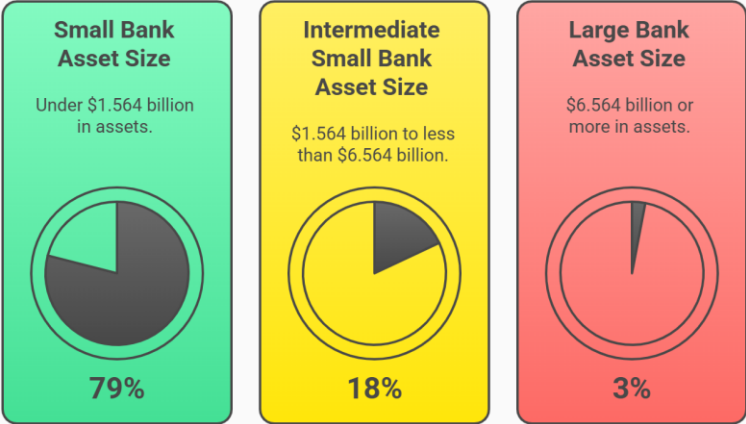
Number of participating institutions

38

Region Distribution



Bank Asset Size Distribution

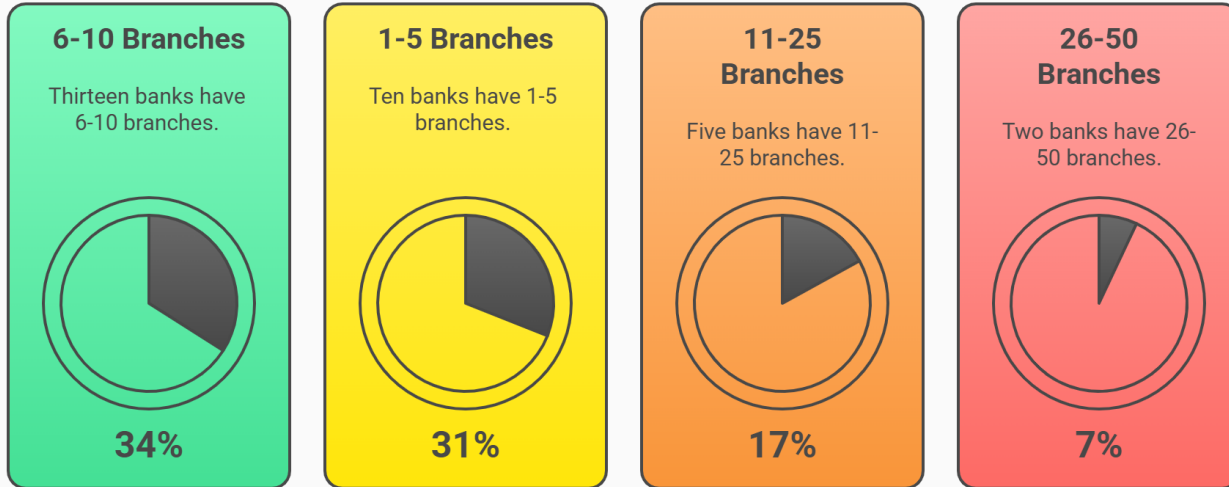


Small banks dominate the asset size distribution.



About the Survey

Respondent profile | Small Bank Branch Count



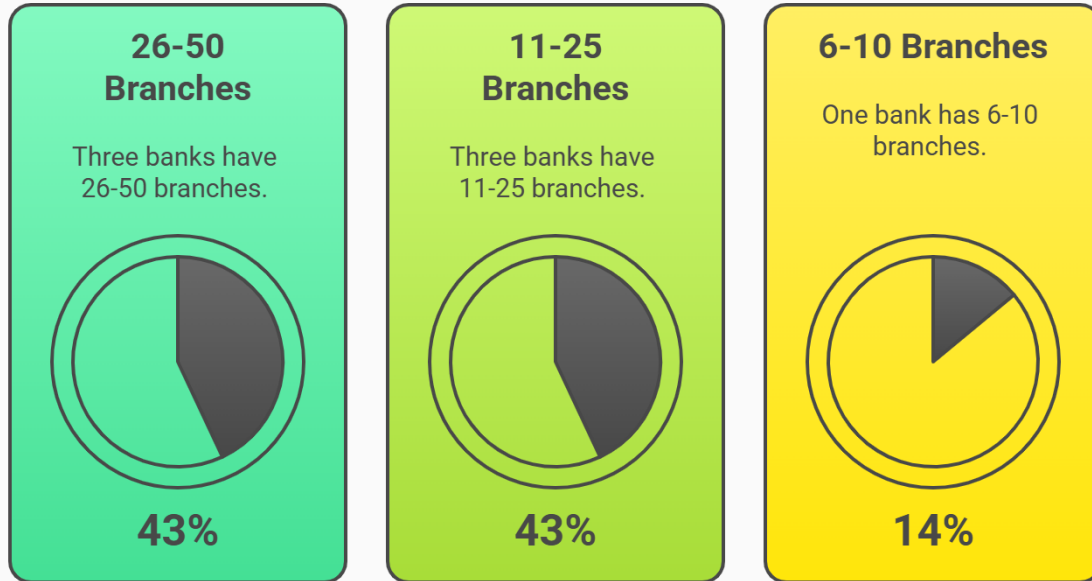
Branch counts vary, with 6-10 branches being the most common.

- ✓ **BankBound Tip:** If your FI does not have online account opening, consider adding an appointment scheduling tool. This can enhance the customer experience at a much lower cost to implement. Ask how we can help.



About the Survey

Respondent profile | Intermediate Bank Branch Count



- ✓ Manually managing online citations and reviews for more than 8 branches can be a time-consuming effort that can feel never-ending. Unlock that time for your team by using BankBound Local.

[LEARN MORE](#)



About the Survey

Respondent profile | Large Bank Branch Count

50+ Branches

One large bank reported having 50+ branch locations.



100%

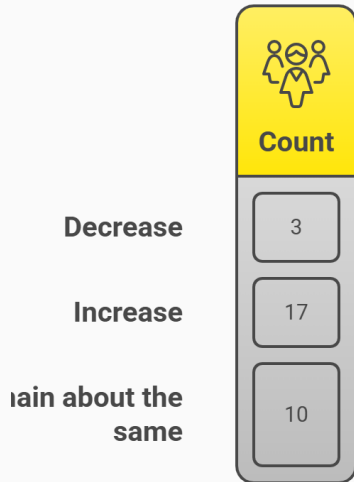
- ✓ Only one large institution completed our survey this year; therefore, this survey will focus on small and intermediate FIs.



Marketing Budget

You expect your 2026 marketing budget to...

Small Size Banks



Intermediate Sized Banks

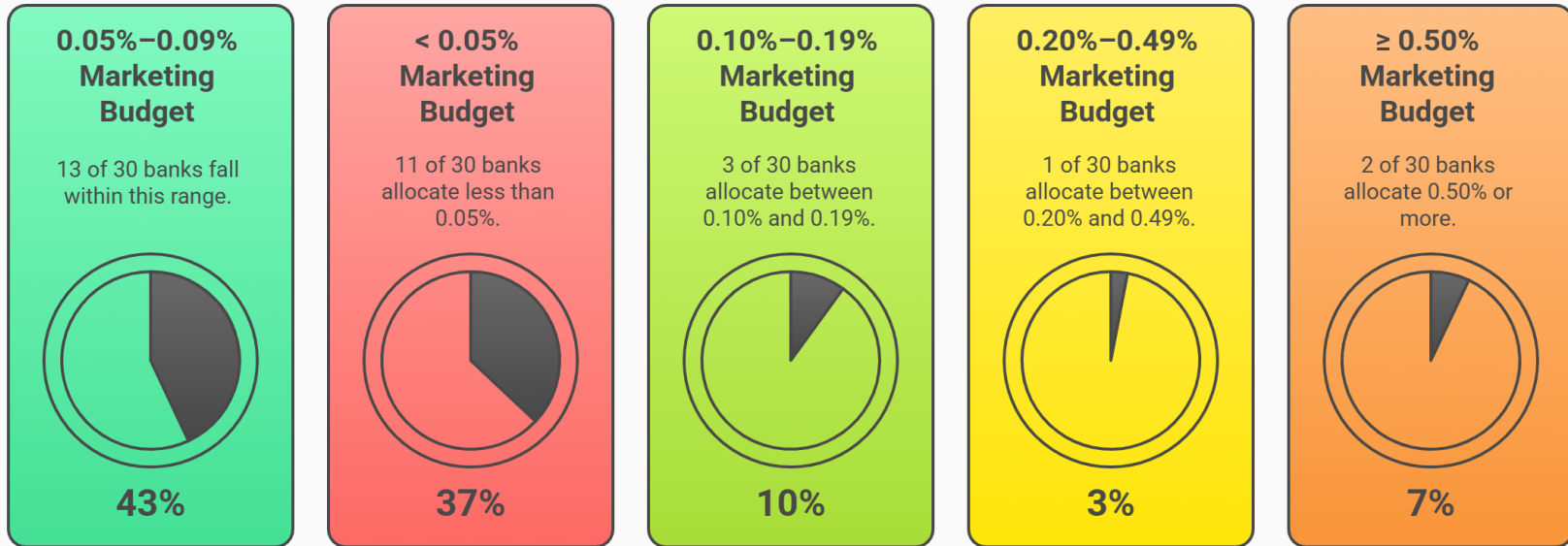


- ✓ It was reported in late 2025 that Google Ads has increased CPC charges by ~10-18% in late 2025. We suggest increasing your 2026 PPC budgets by at least that much to maintain impression share.



Marketing Budget

Small Banks | Marketing Budget as % of Asset Size

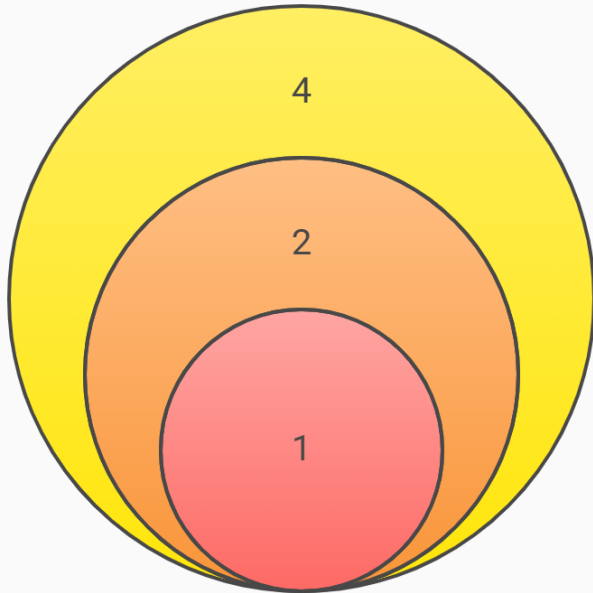


Most small banks allocate a marketing budget between 0.05% and 0.09% of their asset size.



Marketing Budget

Intermediate Banks | Marketing Budget as % of Asset Size



0.05%

Banks with very low marketing budget



0.05%–0.09%

Banks with moderate marketing budget



0.20%–0.49%

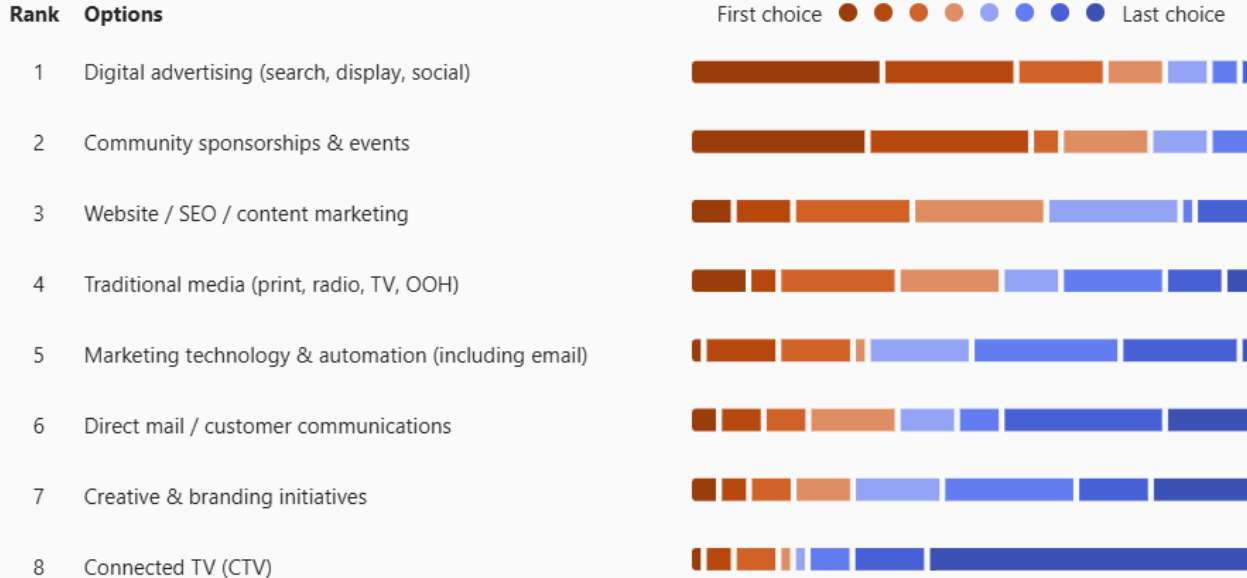
Banks with high marketing budget

- ✓ The digital marketing platforms you use can be a strain on your budget. Consider engaging BankBound for a MarTech audit to learn how you may be able right-size elements of your stack.



Marketing Budget

All Respondents | Areas that receive the largest share of FI marketing budgets

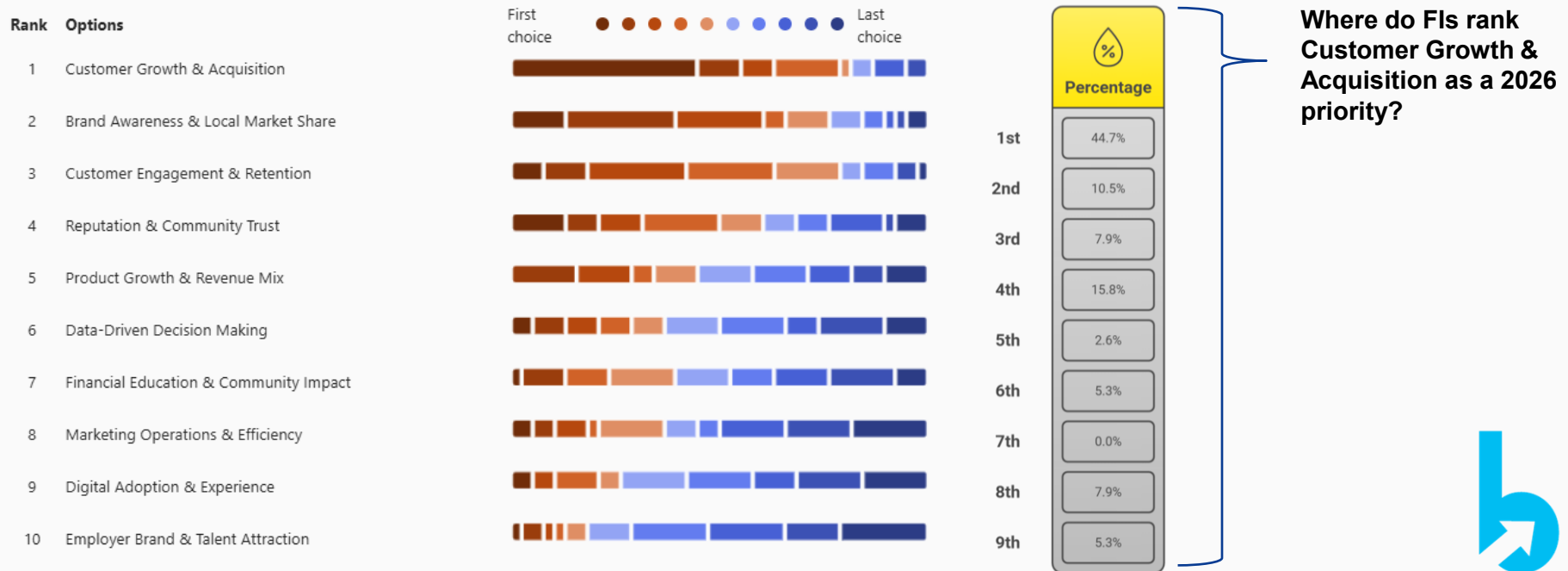


- ✓ >65% of GenZ and 58% of Millennials do not pay for cable. (Cord Cutter News)
- ✓ ~70% of American consumers watch TV/video content via connected TV (Statista 2024)
- ✓ Connect with BankBound to discuss migrating traditional TV ad spend to *trackable* Connected TV.



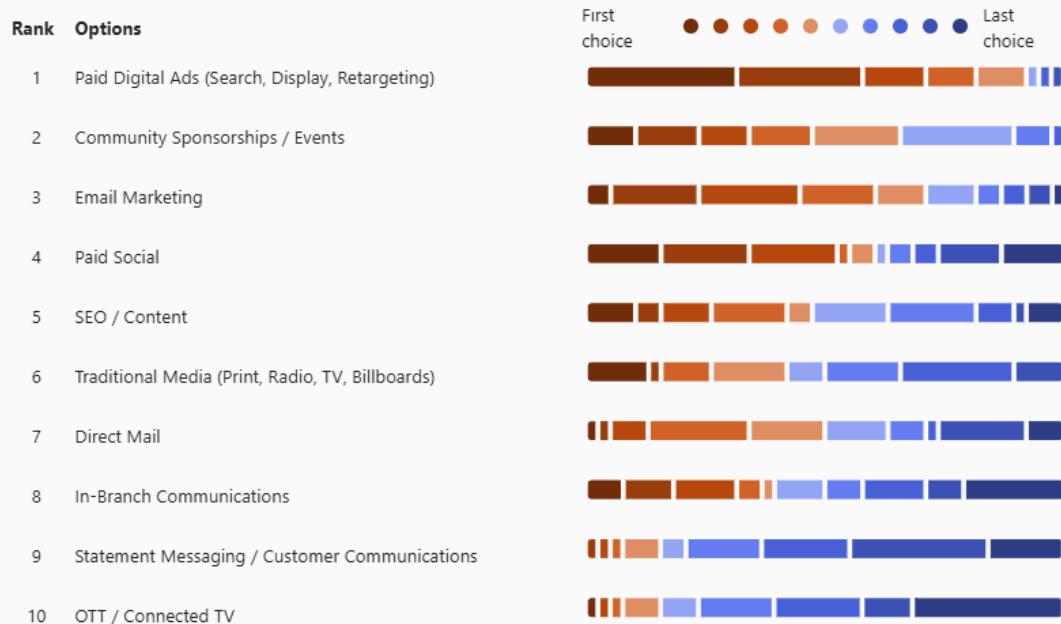
Marketing Channels & Priorities

All Respondents | Strategic priorities for 2026



Marketing Channels & Priorities

All Respondents | Channels ranked by effectiveness of driving new customer growth










Let's break it down

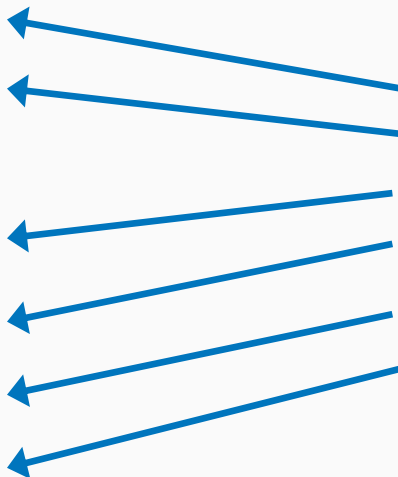
Ranking	1	2	3	4	5	6	7	8	9	10
Paid Digital Ads	16	10	5	3	2	1	1	0	0	0
Paid Social	7	10	6	5	4	3	3	2	1	0
SEO / Content	5	6	10	6	4	3	2	2	2	0
Traditional Media	4	3	4	5	4	3	5	3	3	4
OTT / Connected TV	1	2	2	3	4	3	4	3	4	4
Community Sponsorships	3	2	3	5	4	4	3	3	3	4
Statement Messaging	0	0	1	1	2	4	5	6	6	8
In-Branch Communications	1	1	2	2	4	4	5	5	4	4
Direct Mail	0	1	2	4	4	5	5	6	6	4
Email Marketing	1	3	1	4	6	8	5	2	3	6



Marketing Channels & Priorities

All Respondents | Channels to receive increased investment in 2026

Response	Count
 Email	16
 Direct Mail	15
 Community Events	18
 SEO	19
 Paid Search	18
 Paid Social	16
 OTT / CTV	13



BankBound and our parent company PrintMail have channel experts who can execute on your behalf.

[BankBound](#)

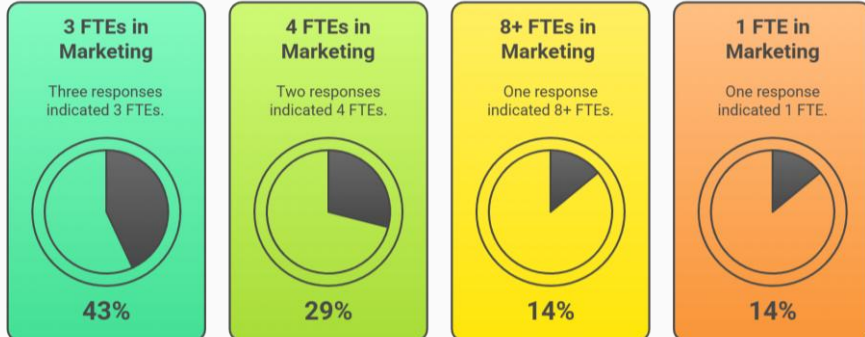
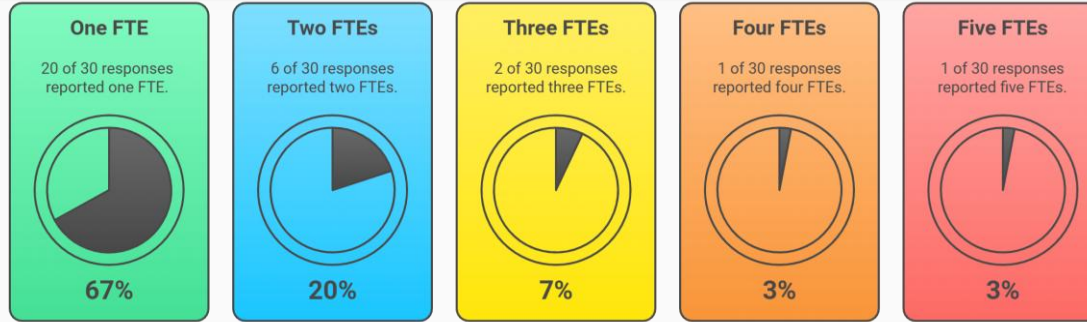
[Printmail](#)



Marketing Team Structure

Average marketing department size

Small Banks/FIs

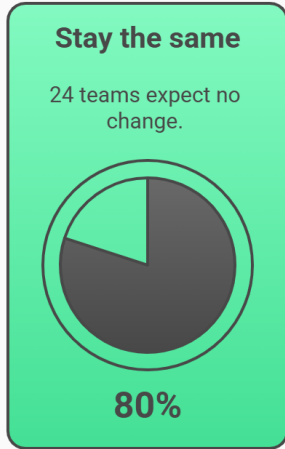


Intermediate Banks/FIs

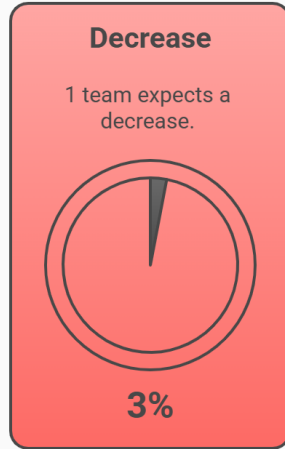
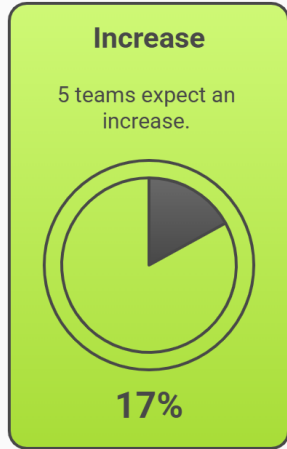


Marketing Team Structure

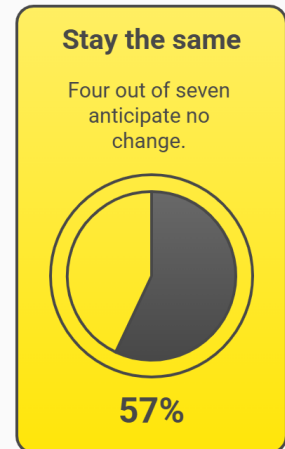
Expected changes in staffing levels next year



Small Banks/FIs



Intermediate Banks/FIs



Marketing Team Structure

To whom does your top marketing executive report?




















Reporting Area	Approx. Count	Share	Notes
Executive Leadership / C-Suite	~22	58%	Includes CEO, COO, CFO, Chiefs, EVPs
Retail / Operations / CX	~6	16%	Retail strategy, customer experience, operations
Marketing Leadership	~9	24%	VP/Director/CMO structure
Admin / HR / IT	~2	5%	Outliers

(Counts exceed 38 because some overlap categories; share is directional.)



Marketing Team Structure

Small Banks | Marketing functions managed in-house

Marketing Function	Count	Marketing Function	Count	Marketing Function	Count
 Social posting and engagement	27	 Traditional media buying	24	 Local SEO	14
 Content creation	27	 Graphic design	24	 On-page SEO	13
 Email marketing	27	 Website consent management	21	 Track site performance	13
 Print collateral design	26	 Customer complaint monitoring	19	 Manage conversion tracking	11
 Press release writing	26	 Connected TV ads placement	16	 Website schema writing	10
 Event planning	26	 Local SEO	14	 PPC Ads management	9
 Sponsorship management	24				



Marketing Team Structure

Intermediate Banks | Marketing functions managed in-house

Marketing Function	Count	Marketing Function	Count	Marketing Function	Count
 Social posting and engagement	7	 Traditional media buying (print, radio, direct mail)	5	 On-page SEO (page optimization, CRO, H-tags)	2
 Email marketing / marketing automation	7	 Sponsorship management and tracking	7	 Track site performance (GA4, Looker Studio, analysis)	4
 Content creation (blogs, emails, website copy)	5	 Website consent management	6	 Manage conversion tracking, tags, and pixels	2
 Print collateral design	5	 Customer complaint monitoring and triage	5	 Website schema writing and management	4
 Event planning	7	 Connected TV and streaming audio ads placement	2	 PPC Ads management	1
 Press release writing	7	 Local SEO (citation and review management)	3		
 Graphic design and digital assets management	5				



Marketing Team Structure

Small vs. Intermediate | Marketing functions managed in-house

Intermediate banks outsource a greater share of technical and digital marketing functions than small banks, especially PPC, SEO, analytics, and CTV. Small banks handle more traditional and community-facing marketing tasks internally but still lack deep digital expertise. Across both segments, the most in-demand outsourced functions are advanced tracking, compliance-driven digital advertising, and anything requiring ongoing optimization or technical configuration. This demonstrates a clear industry-wide skill gap in modern digital marketing—an area where BankBound can deliver the most value.

Small Banks Wear More Hats Internally

Small banks self-manage more total functions (especially design, traditional media, and sponsorships).

Intermediate banks begin to outsource more selectively as complexity and markets grow.

CTV Adoption Is Surprisingly Higher Among Small Banks

Likely due to vendor-provided turnkey solutions.

Intermediate banks may take a more conservative, compliance-first stance.

Both Groups Struggle with Advanced Digital Skills

SEO, analytics, schema, conversion tracking, and PPC remain low across all institutions.

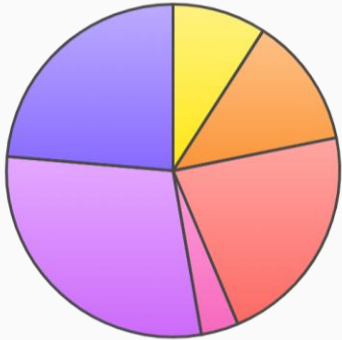
These areas require:

- data expertise
- compliance mastery
- ongoing optimization
- technical implementation
 - skills traditional bank marketers are rarely trained in.



Measuring ROI & Performance

Small Banks/FIs | Methods used to measure ROI or effectiveness



- 5 Brand Sentiment/Awareness Tracking
- 7 Campaign-Level ROI
- 12 Conversion Tracking
- 2 Lead Attribution Model
- 16 No Formal ROI Measurement
- 13 Website Analytics

- ✓ BankBound uses a variety of methods to increase attribution to paid and organic efforts.

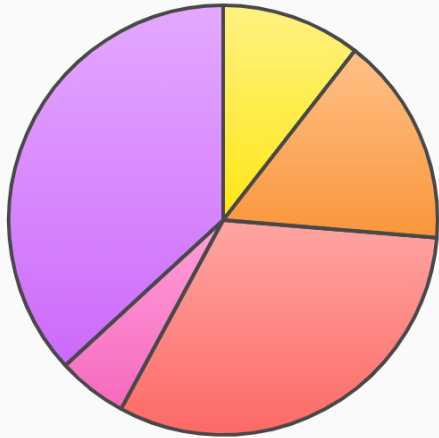
Ask us how we can help with:

- Google Tag Manger setup and management
- Enhanced conversion tracking using user-defined variables, Google Signals, offline leads, and other configurations
- Tracking through your online account opening platform. We've had success with a variety of deposit and personal loan platforms.



Measuring ROI & Performance

Intermediate Banks/FIs | Methods used to measure ROI or effectiveness



- 2 Brand Sentiment/Awareness Tracking
- 3 Campaign-Level ROI
- 6 Conversion Tracking
- 1 Lead Attribution Model
- 7 Website Analytics

✓ **Tip:** Update your GTM (web) container to use the new Google Tag Gateway. Do this to overcome many ad blocking tools that can negatively affect reporting.

[Google Tag Gateway is a server-side tagging solution](#) for Google products only. It's a cost- and time-effective alternative to full server-side tagging.



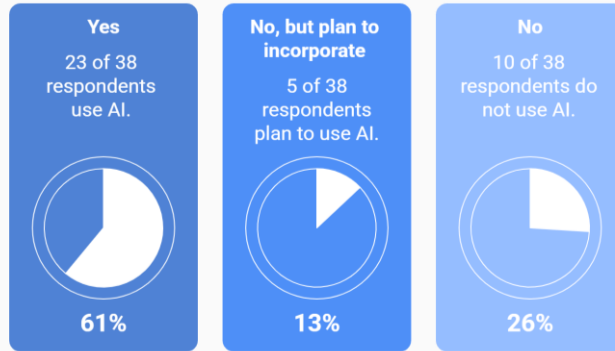
AI & Automation Adoption

All Respondents

Rate your knowledge of AI tools for marketing

Rating	1	2	3	4
Count	5	15	14	4

Are AI tools currently used in your marketing operations?



AI adoption in marketing is growing, with a significant portion planning implementation.

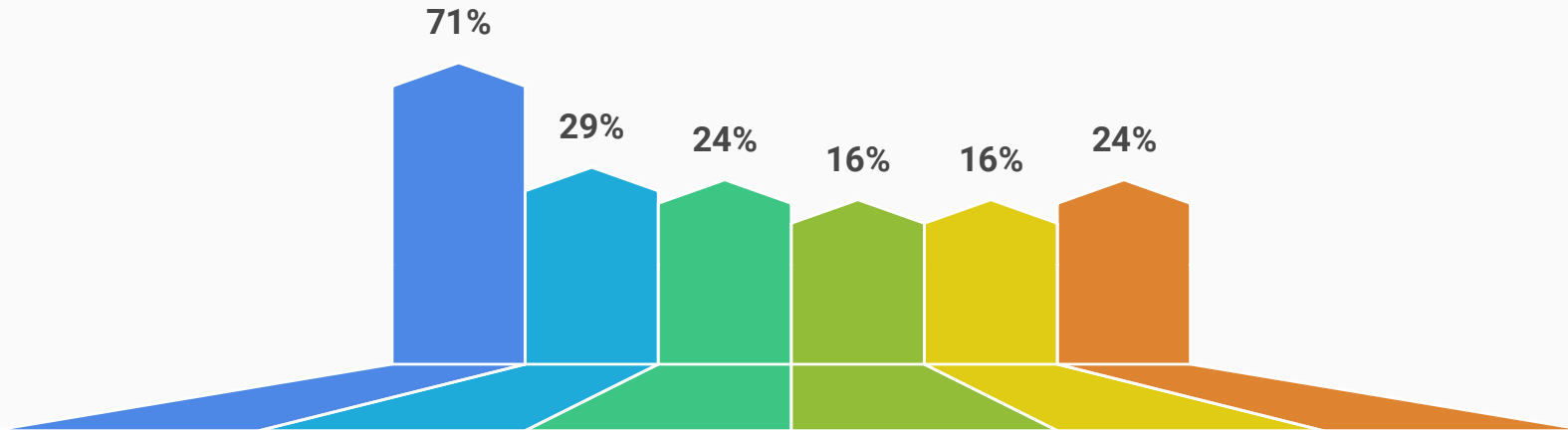
Challenge	Count
Compliance/Data privacy	16
IT systems and policies	4
Expertise or knowledge	15
Fear	2
All of the above	1

What the biggest hurdle to broader AI adoption?



AI & Automation Adoption

All Respondents | Most Commonly Used / Explored AI Tools



ChatGPT / Open-web AI platforms

Most popular AI tool category

Email or CRM automation w/ AI features

AI in email and CRM systems

Digital ads platforms leveraging AI

AI for ad bidding and targeting

AI-powered analytics/dashboards

AI for data analysis and visualization

Compliance / proofreading tools

AI for compliance and proofreading

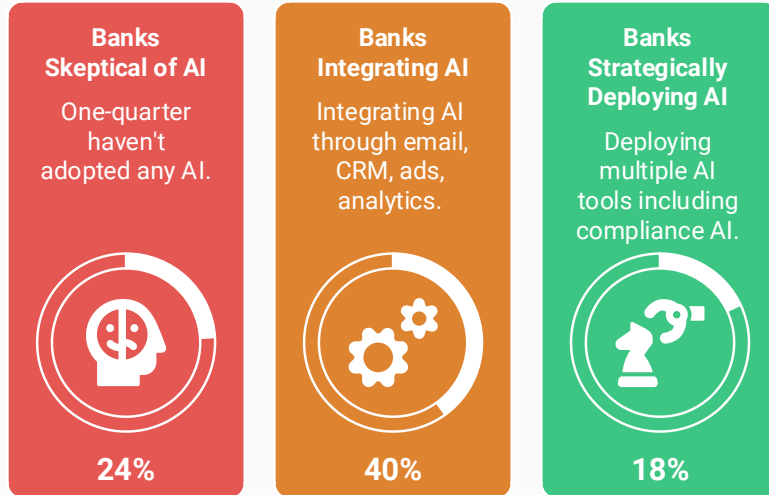
None yet / Not exploring

Not currently using AI tools



AI & Automation Adoption

All Respondents | Most Commonly Used / Explored AI Tools



Community banks show varied AI adoption, with most experimenting but a smaller group strategically deploying multiple tools.

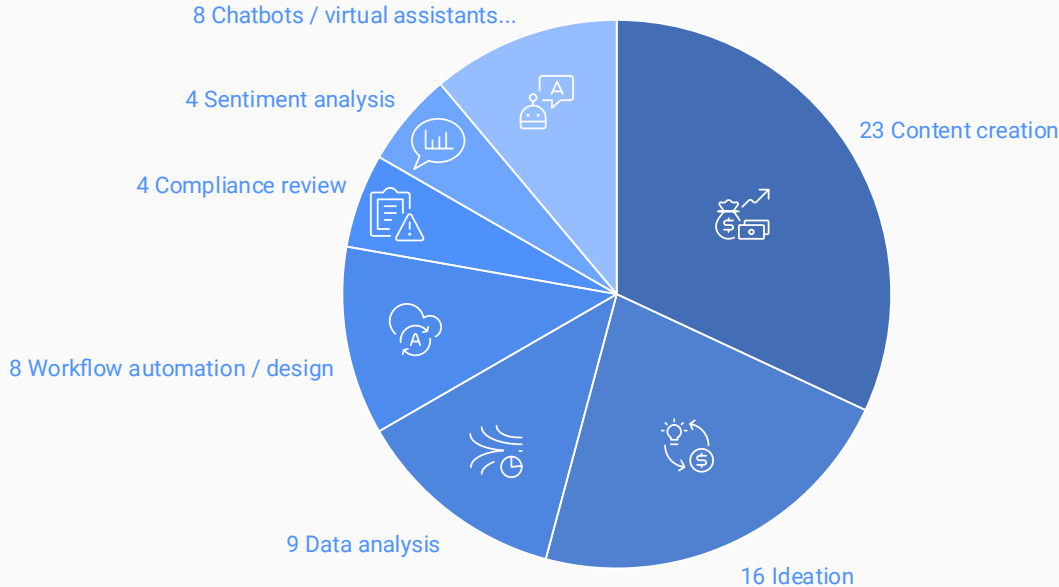
Nearly **one in four** banks still have no AI strategy — creating a widening gap between early adopters and late movers.

About **40% of banks** use AI features already built into their marketing tools—such as automated email/CRM workflows, AI-optimized ad bidding, and analytics platforms that surface insights automatically. Their adoption is practical and performance-focused, helping them improve efficiency and results without needing a major AI overhaul.



AI & Automation Adoption

23 of 38 Respondents | Where AI is being applied



More advanced banks are expanding into analytics, ad optimization, chatbots, and compliance review.

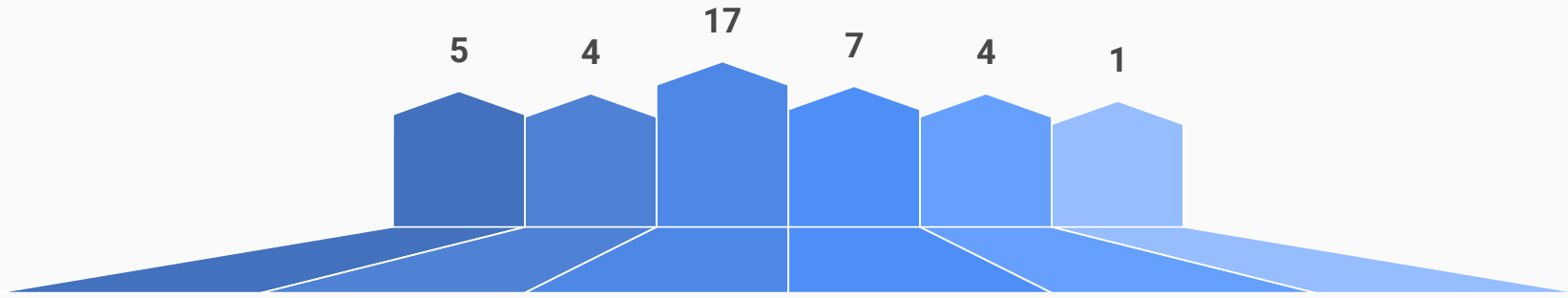
BankBound uses AI in bidding strategies for digital ads, content planning and ideation, analytics, data analysis, and – *coming soon* – compliance review.

Ask us about our upcoming AI compliance platform.



AI & Automation Adoption

All Respondents | Reported description of current AI deployment



Testing Open and Private Solutions

Exploring both open and private AI options

Private AI Environment

Using secured servers managed internally or by vendors

Open Web AI Platforms

Primarily using platforms like ChatGPT and Gemini

AI Use Prohibited

Internal policies restrict AI tool usage

Unsure / Undecided

Institutions still evaluating AI deployment

Open to Enterprise AI

Considering enterprise platforms leveraging AI



AI & Automation Adoption

All Respondents | Reported description of current AI deployment

Bank Size & Team Size Correlation with AI Usage

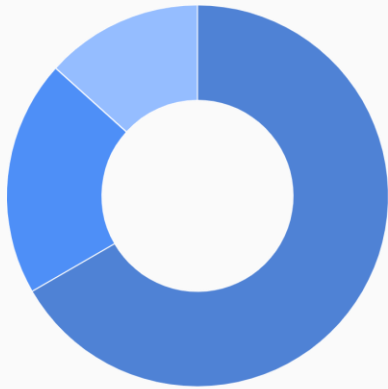
- **Banks with 6–25 marketing FTEs** are significantly more likely to adopt and experiment with AI.
- **Smaller banks (1–5 marketing FTEs):**
 - More likely to cite compliance fear, be prohibited, or lack formal ROI tracking.
 - Tend to use basic AI use cases (content/ideation) or none at all.
- **ISBs (Intermediate Small Banks):** More likely to be testing private environments or secure servers for AI use, signaling a shift toward long-term AI integration.



Email Marketing Automation

Use of email marketing automation platforms

Small Banks



20 Using Automation

Banks currently using email automation



6 Planning to Adopt

Banks planning to adopt automation



4 Not Planning to Adopt

Banks not planning to use automation

Intermediate Size Banks



6 Using Automation

Banks currently using email automation



1 Not Implementing








Banks not planning to implement automation

- **Intermediate size banks:** 86% adoption
- **Small banks:** 67% adoption, with another 20% planning to adopt






Email Marketing Automation

Use of email marketing automation platforms

Email Platform	Number of Banks
 Constant Contact (Standard)	8
 HubSpot	8
 Mailchimp	5
 NONE	5
 Constant Contact (Lead Gen & CRM)	2
 3rd party vendor and Emma	1
 Active Campaign	1

Email Platform	Number of Banks
 Act-On	1
 Beavercreek Marketing	1
 CoreIQ	1
 Documatix	1
 Doxcim	1
 iContact	1
 Internal	1
 Marquis	1

Email Platform	Number of Banks
 Pardot (by Salesforce)	1
 SendGrid	1
 Zoho	1

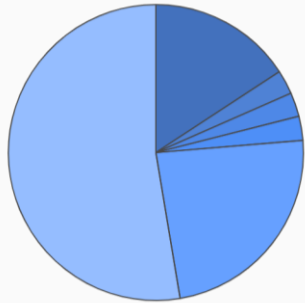
- ✓ Have you ever had your email marketing program audited? BankBound can perform a detailed current state analysis and custom recommendations based on current best practices.



Email Marketing Automation

How email marketing is being used among all respondents

How Email Marketing Automation is Being Used



- 6 Ad hoc or one-time sends
- 1 All of the above*
- 1 Automated drip campaigns
- 1 Behavioral or transactional triggers
- 9 Customer onboarding or lifecycle journeys
- 20 Outbound campaigns

*All of the above means all reported categories of use plus Profile Tagging or Segmentation and Inbound Nurturing.

Related Stats

According to Experian (2023), **triggered emails** have a 70.5% higher open rate and a 152% higher click-through rate than standard marketing emails.¹ Triggered emails, as related to the survey, are automated drip campaigns.

A study by HubSpot (2023) found that segmented email campaigns have a 14.32% higher open rate and a 100.95% higher click-through rate than non-segmented campaigns.¹

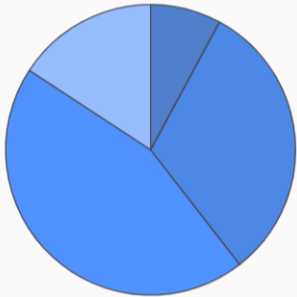
¹ Hojiakbar Muminov, "Personalization in Email Marketing: How to Increase Open Rates and Engagement," *Journal of Artificial Intelligence and Digital Economy* 1, no. 8 (2024): 36–41, https://www.researchgate.net/publication/386291541_PERSONALIZATION_IN_EMAIL_MARKETING_HOW_TO_INCREASE_OPEN_RATES_AND_ENGAGEMENT



Email Marketing Automation

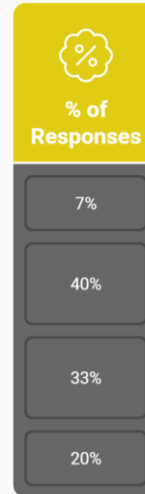
Perceived effectiveness of efforts

Perception of email marketing effectiveness (all respondents)



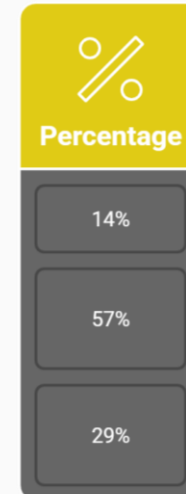
- 3 Highly effective
- 12 Minimally effective
- 17 Moderately effective
- 6 Unsure

Small Banks



- Highly effective
- Moderately effective
- Minimally effective
- Unsure

Intermediate Size Banks



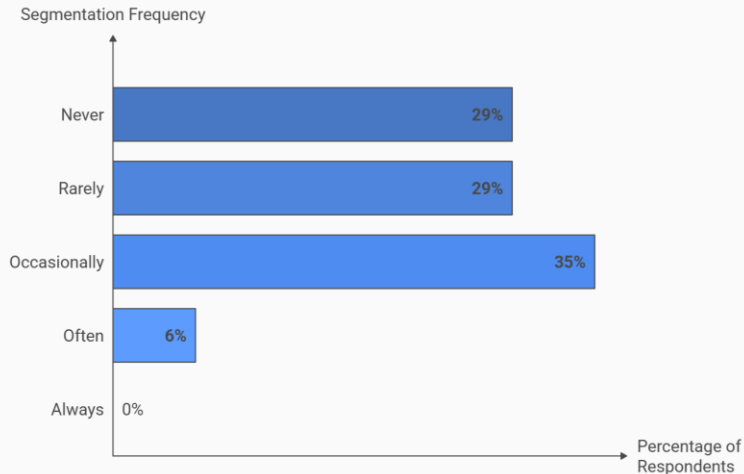
- Highly effective
- Moderately effective
- Minimally effective



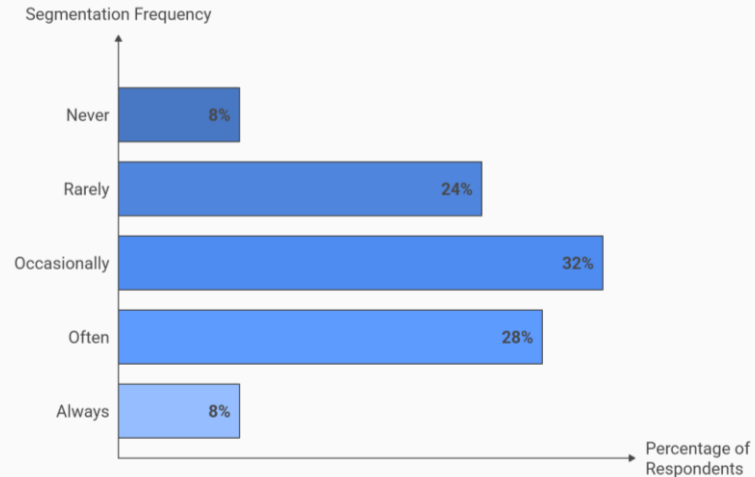
Email Marketing Automation

Comparison of segmentation frequency efforts by perceived effectiveness of email marketing

**Group 1: Respondents who answered
Unsure or Minimally Effective**

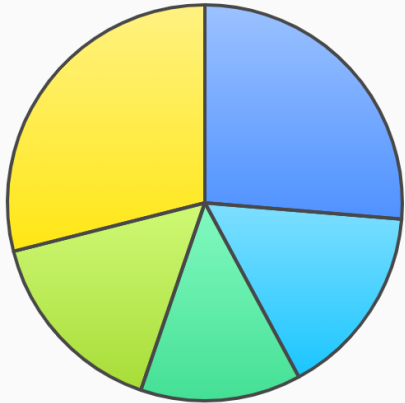


**Group 2: Respondents who answered
Highly or Moderately Effective**



Email Marketing Automation (MA)

Biggest challenge in marketing automation



● 10 Automation planning

● 6 Automation setup

● 5 Compliance / review delays

● 6 Content creation

● 11 Data segmentation

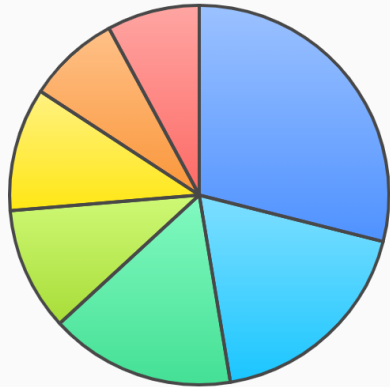
Kick-start your segmentation efforts

- Start with consumer deposit customers. Add your new deposit customers 2x per week and send a welcome email.
- Speak with your operations or data team to understand which data points are available for export.
- Think about the customer journey – or next logical product – for each segment you identify. Work with a BankBoud email marketing automation pro to help with building the automations.



Ideation and Advice

Where do FI marketing executives turn for opinion and guidance?



- **11 Internal Leadership**
- **7 Agency Partners/Consultants**
- **6 Peer CMOs/Executives**
- **4 Independent Research/Reading**
- **4 Industry Associations**
- **3 Vendors/Technology Partners**
- **3 Conferences/**

BankBound has a singular focus on bank marketing. Individually, our team members are working with nearly a dozen bank clients at any given time. That means we solve problems and relieve pain points for small and mid-sized banks throughout the U.S.

Questions to spark conversation

- Are you getting the most out of your marketing automation platform?
- Is your website fully indexed? If it is not, your pages will not show up in search results.
- Are you attacking each level of the sales funnel, and with segment-appropriate messaging and CTAs?
- Is your GTM container leveraging Google Tag Gateway, or are you missing out on vital traffic data?



Interested in learning more? Let's talk!



Ryan Young

Director of Business Development

ryan@bankbound.com

267-364-6102

Schedule a
Discussion

