Bank Marketing: Customer Segments, Banking Product Propositions and Campaign ROI

8 – 12 November 2027
Barcelona - Eixample district four-star



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Introduction:

Bank marketing budgets are often spent on rate-led campaigns that attract short-lived, price-sensitive balances, while affluent and SME clients drift to competitors whose propositions fit them better and branch, app and contact-centre teams promote conflicting messages. This Core Concept course equips bank marketing, product and branch managers to segment retail, affluent and SME customers, build conventional and Sharia-compliant propositions, price and bundle deposits, cards and financing, design acquisition journeys, clear campaigns against fair treatment rules and prove marketing ROI. Participants produce a Bank Product Launch Marketing Plan.

Course Objectives:

- Profile retail, mass-affluent, private and SME customer segments using balance, product-holding and life-stage data and size the revenue pool of each segment
- Build value propositions for current accounts, savings, cards, personal and home finance and SME working capital in conventional and Sharia-compliant versions
- Set deposit and financing price points, fee waivers and relationship bundles that protect net interest margin while staying competitive
- Design branch, mobile app and partner acquisition journeys with activation targets and drop-off diagnostics
- Plan bank campaigns with a pre-launch fair treatment and disclosure review, test-and-control groups and a channel budget
- Measure campaign ROI, customer lifetime value, share of wallet and attrition and use the results to reallocate the bank marketing budget

Target Audience:

- Managers responsible for marketing plans, brand campaigns and budgets within retail, private or business banking
- Managers who own deposit, card, personal finance, home finance or SME product profit and loss and launch new product variants
- Branch and area managers accountable for new-to-bank acquisition, product holding and local promotion targets
- Managers who run digital banking channels, mobile app onboarding and online account opening
- Managers responsible for customer analytics, CRM campaigns and rewards programmes in banks and finance companies

Course Outline:

Day 1: Financial Services Marketing Characteristics and the Bank's Current Position

- Intangibility, Trust and Risk Perception in Financial Services: The Extended 7Ps Applied to Banking
- Bank Revenue Anatomy: Net Interest Margin, Fee Income and Cost-to-Serve by Product Line
- Competitive Landscape Map: Incumbent Banks, Digital Banks, Fintech Lenders and Wallet Providers
- Brand Health Tracking: Awareness, Consideration, Primary Bank Status and Net Promoter Score
- Bank Marketing Audit Template: Product Shelf, Channel Mix and Campaign History

Day 2: Segmentation, Propositions and Banking Product Design

- Retail, Mass-Affluent, Private and SME Segmentation Using Balances, Product Holding and Life Stage
- Needs-Based Personas for Payroll Salaried, Self-Employed, Youth and Business Owner Clients
- Value Proposition Canvas for Current Accounts, Credit Cards and Personal Finance
- Sharia-Compliant Proposition Positioning: Islamic Savings, Home Finance and Auto Finance Messaging
- SME Banking Proposition Design: Business Accounts, Payment Acceptance and Working Capital Packages

Day 3: Pricing, Bundling and Branch and Digital Acquisition Journeys

- Deposit and Financing Pricing Grid: Rate Tiers, Profit Rates, Fees and Waiver Rules
- Relationship Bundles and Packaged Accounts: Payroll-Linked, Premier and Family Packages
- Branch Acquisition Journey: Walk-In Qualification, Account Opening and First-90-Day Activation
- Digital Acquisition Funnel: Paid Search, App Store Listing, eKYC Onboarding and Drop-Off Analysis
- Member-Get-Member Referral, Employer Payroll and Merchant Partnership Acquisition Programmes

Day 4: Campaign Governance, Customer Value and Retention

- Bank Campaign Brief and Calendar: Objective, Offer, Eligibility, Channels and Budget
- Fair Treatment of Customers Review: Clear Disclosure, Representative Rates, Vulnerable Customers and Complaint Signals
- Customer Lifetime Value Model for Banking: Balance Growth, Margin, Tenure and Attrition
- Share of Wallet and Next-Product Propensity Analysis From Core Banking Data
- Attrition Early-Warning Triggers, Win-Back Offers and Rewards Programme Economics

Day 5: Case Study: Bank Product Launch Marketing Plan

- Launch Case Brief: New Savings Account or SME Package for a Mid-Sized Bank
- Case Test-and-Control Cell Design and Incremental Response Forecast
- Case Marketing ROI Model: Cost per Account, Cost per Active Customer and Payback Period
- Bank Product Launch Marketing Plan Drafting: Segment, Proposition, Price, Channels and KPIs
- Launch Plan Presentation to a Mock Product and Pricing Committee

Skills You Will Gain:

- Bank Customer Segmentation
- Banking Value Proposition Design
- Deposit and Financing Pricing
- Relationship Bundle Design
- Acquisition Funnel Diagnostics
- Fair Treatment Campaign Review
- Customer Lifetime Value Modelling
- Marketing Spend Payback Analysis

Why Attend This Course:

- Leave with a Bank Product Launch Marketing Plan covering segment, proposition, pricing, channels and ROI targets
- Replace rate-led campaigns that attract short-lived balances with segment-specific propositions and bundles
- Defend marketing spend before finance and product committees with incremental response and payback figures
- Compare acquisition, pricing and loyalty practice with bankers from conventional, Islamic and SME banking in several markets

Conclusion:

Bank marketing earns its budget when each segment receives a proposition, price and journey that fits it, and when campaigns are cleared for fair treatment and measured on incremental value. The course moves from financial services marketing characteristics and bank revenue anatomy, through segmentation, conventional and Sharia-compliant propositions, pricing, bundles and branch and digital acquisition journeys, to campaign governance, customer lifetime value, share of wallet and retention. The final day applies these methods to a launch case and produces a Bank Product Launch Marketing Plan.