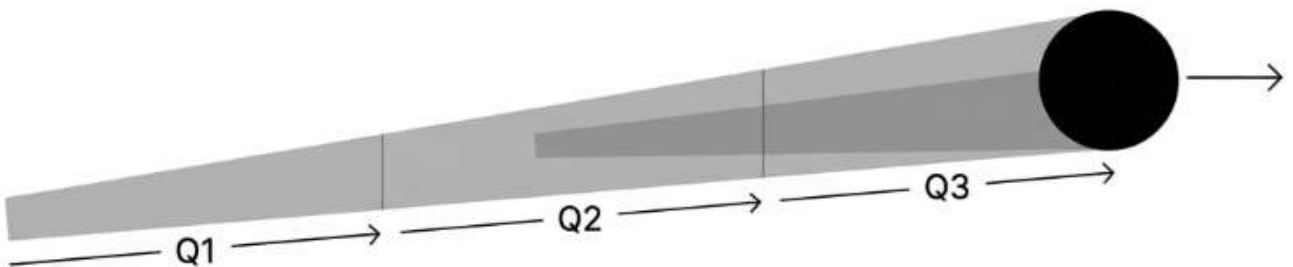


The Spend-To-Growth Engine

Why Banks Win (and Lose) Quietly



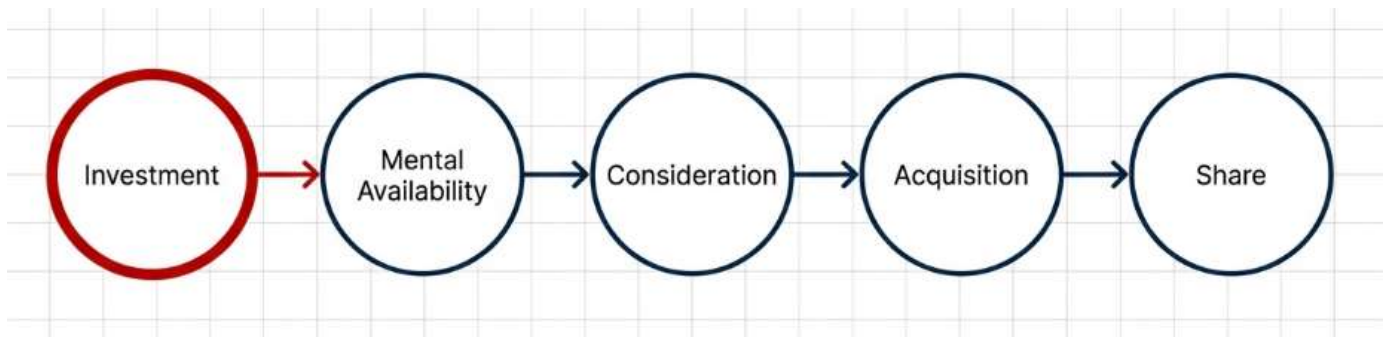
When we under-invest relative to our share, we don't stay flat. We shrink-on a lag.



This memo turns marketing budget into a forecast:
defend, grow, or harvest.

Banks don't lose market share loudly. **They bleed it quietly.**

Marketing under-investment is a lagging indicator that appears in financial results **6-18 months** later.



Silence is expensive

Going dark allows competitors to purchase our future customers at a discount.

CAC Inflation

Short-term bursts without brand cover spike acquisition costs and weaken preference

Predictability

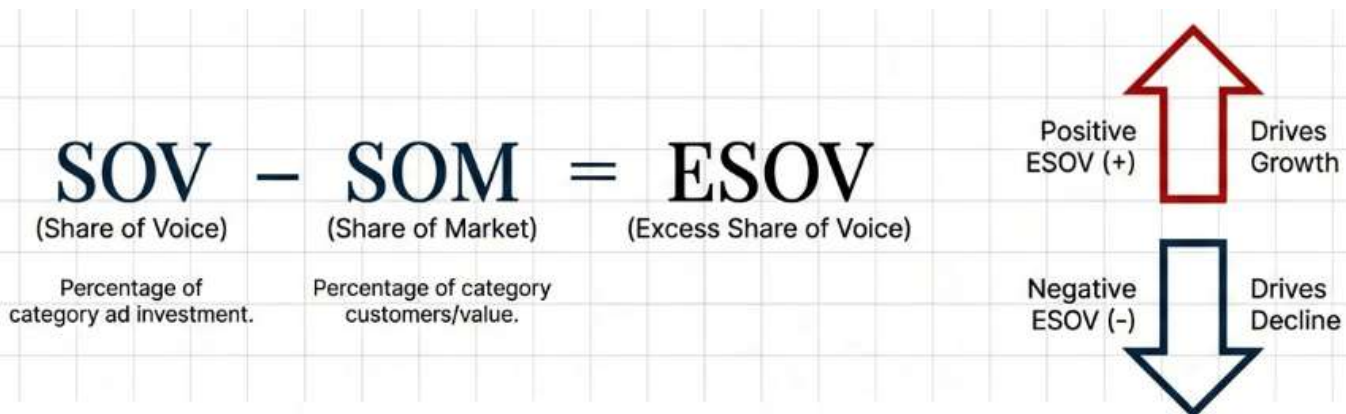
Consistent investment turns market share direction from a mystery into a forecast

DECISION ENABLED

Set the right investment level and flight to **defend** or **grow** share

The core variable is **Excess Share of Voice (ESOV)**

Growth pressure is created by the delta between our share of **spend (SOV)** and our **share of market (SOM)**



IF YOU ONLY READ ONE THING:
● **ESOV IS A BUDGETING COMPASS, NOT A KPI.**

Brand investment buys future demand at a discount.

Demand creation protects **long-term margins** and lowers future **Customer Acquisition Costs (CAC)**.

Price protection

Under-investment forces the bank to compete on price (rates/fees) later.

Customer quality

Short-term, promo-only investment trains customers to churn and seek deals.

Efficiency

The right investment mix improves acquisition efficiency by predisposing customers to the brand.

Efficiency and Baseline Sales Over Time



ESOV predicts direction, not certainty.

We use ESOV as a planning heuristic, acknowledging that **magnitude depends on execution.**

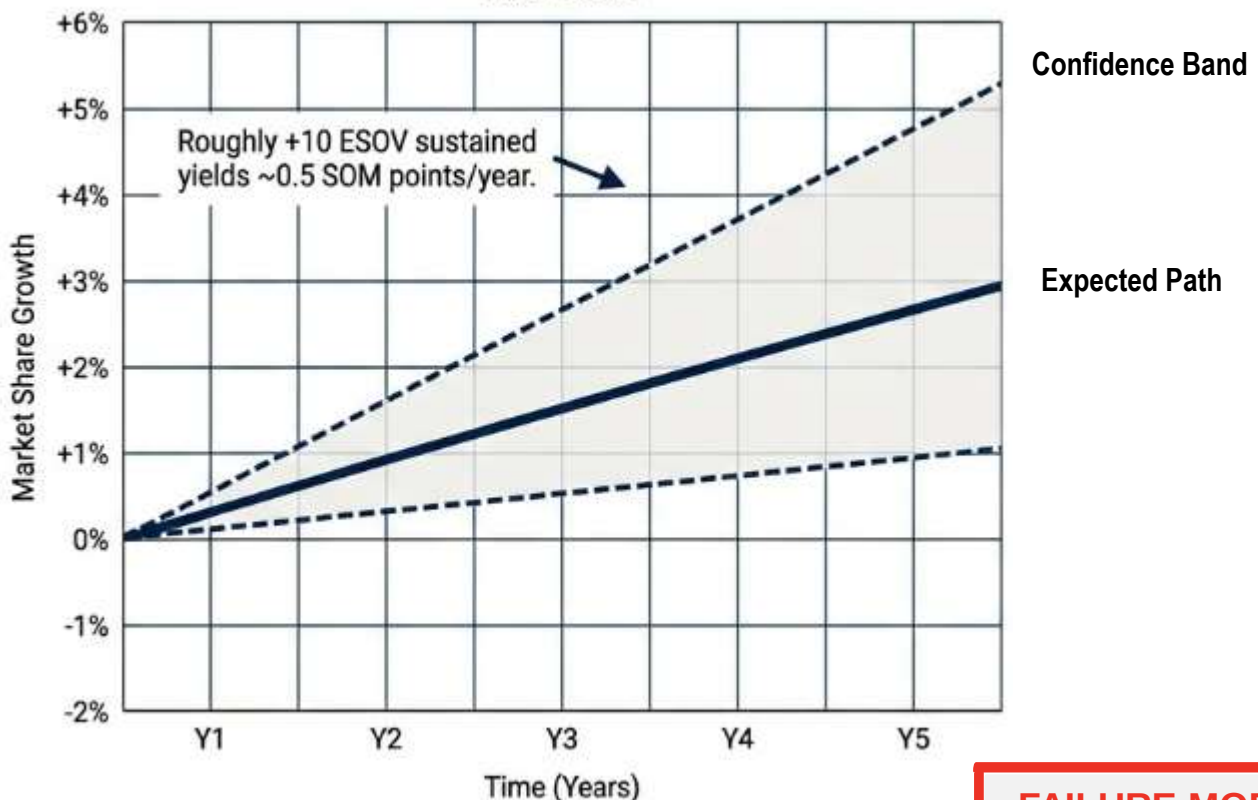
Variance Drivers

Product pricing, distribution reach, and service reliability all impact the final number

The Risk

Treating this metric as a guaranteed promise rather than a probability range.

Fan Chart

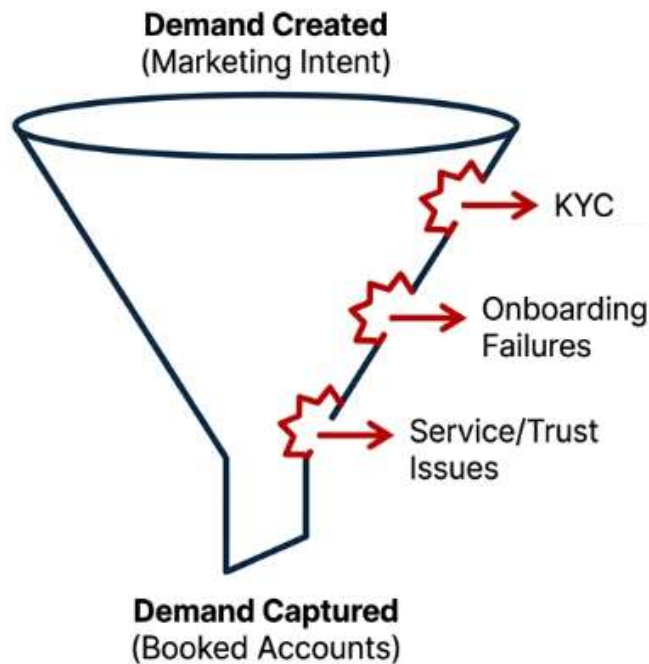


FAILURE MODE

Assuming high spend fixes broken product or pricing.

If capture fails, ESOV becomes **wasted spend.**

Marketing **creates** intent, but banking systems must **convert** it without friction.



Friction

Onboarding failures, KYC hurdles, and downtime kill conversion.

Trust

Poor complaints handling and fraud perception negates ad spend.

Availability

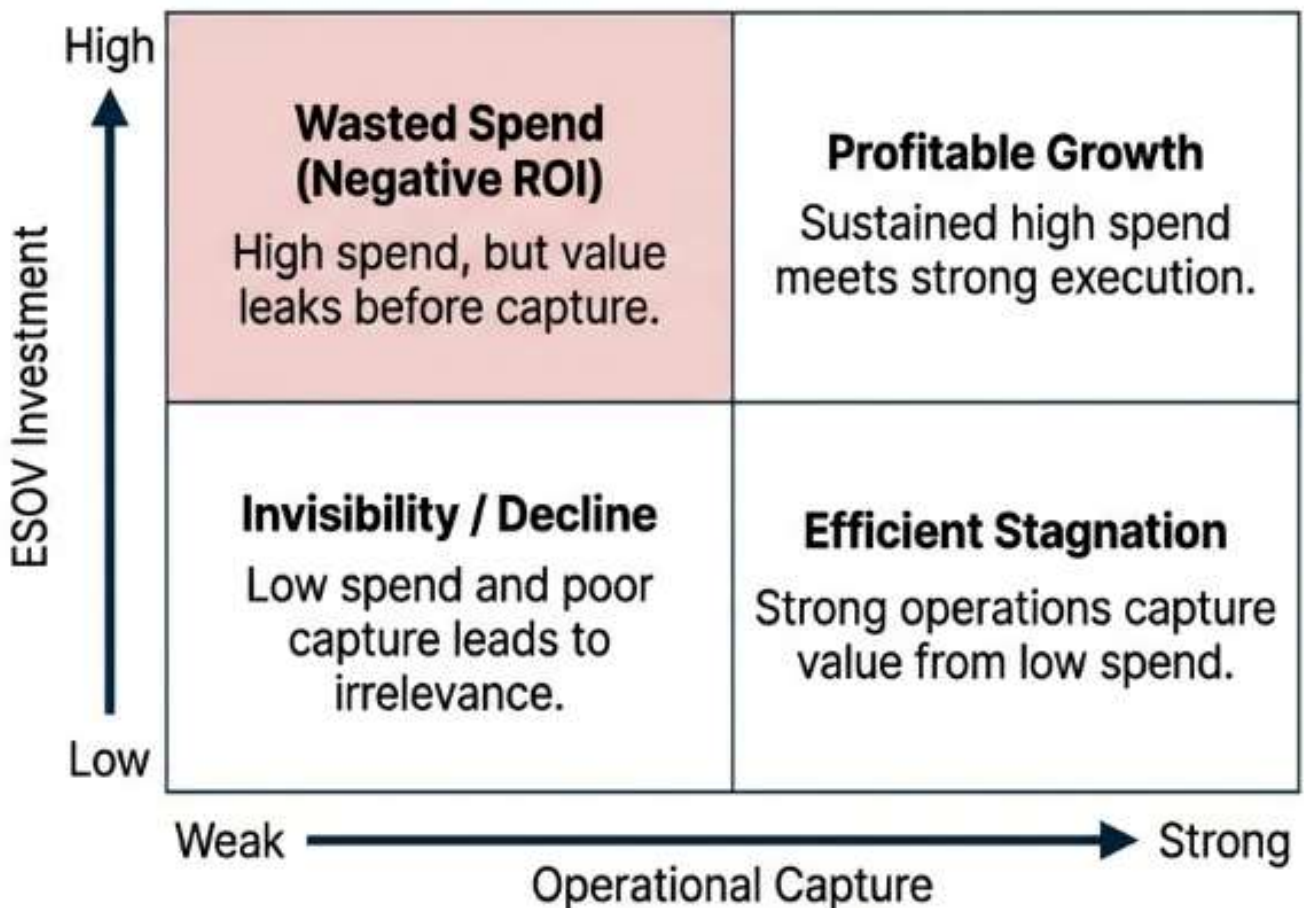
Physical reach and lending speed are critical capture points.

DECISION ENABLED

Align demand creation budgets with operational readiness

High spend with **weak operations** destroys ROI

There are **four ways** this system breaks; we must identify where we sit.



FAILURE MODE

High ESOV + Weak Capture =
Negative ROI.

Three legitimate strategies. **Pick one.**

Ambiguity is expensive; if we don't choose, we default to 'Harvest.'

DEFEND

- ESOV: ~0 to +3
- Goal: Maintain share/margin.
- Risk: Competitor escalation.

GROW

- ESOV: +5 to +12
- Goal: Share gain in priority segments.
- Risk: Operational bottlenecks.

HARVEST

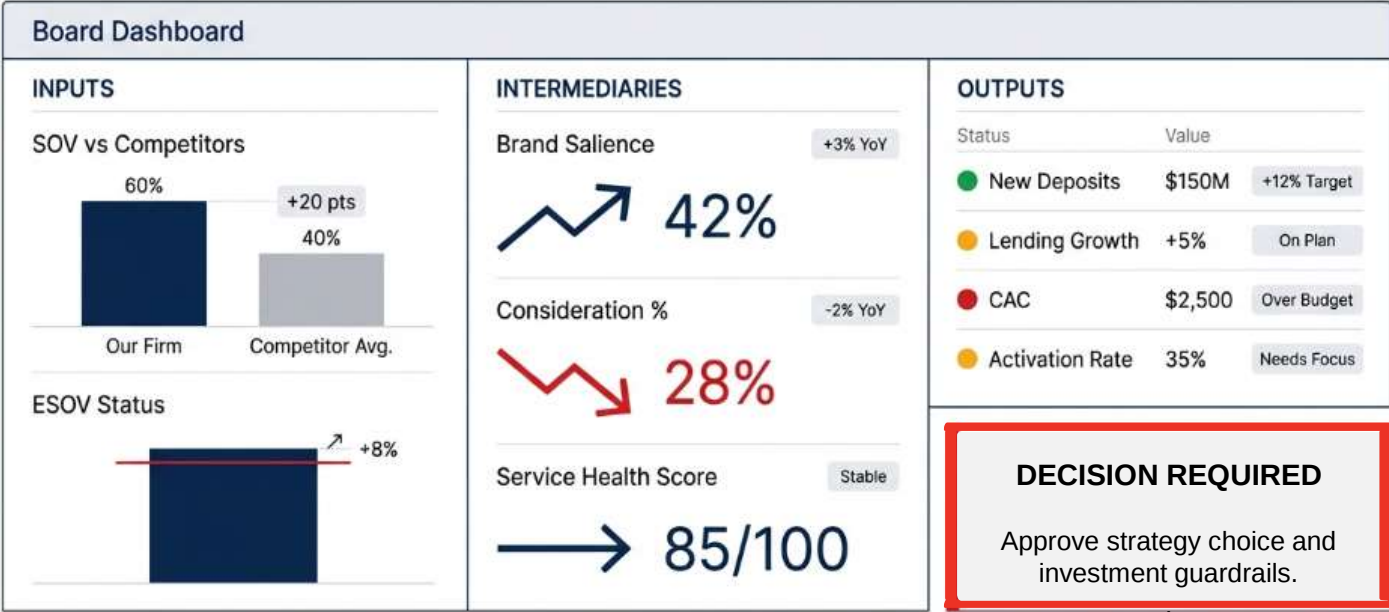
- ESOV: Negative
- Goal: Short-term profit.
- Risk: Brand weakening and share loss.

DECISION REQUIRED

Select the strategy for the upcoming fiscal year.

Run this like a business system.

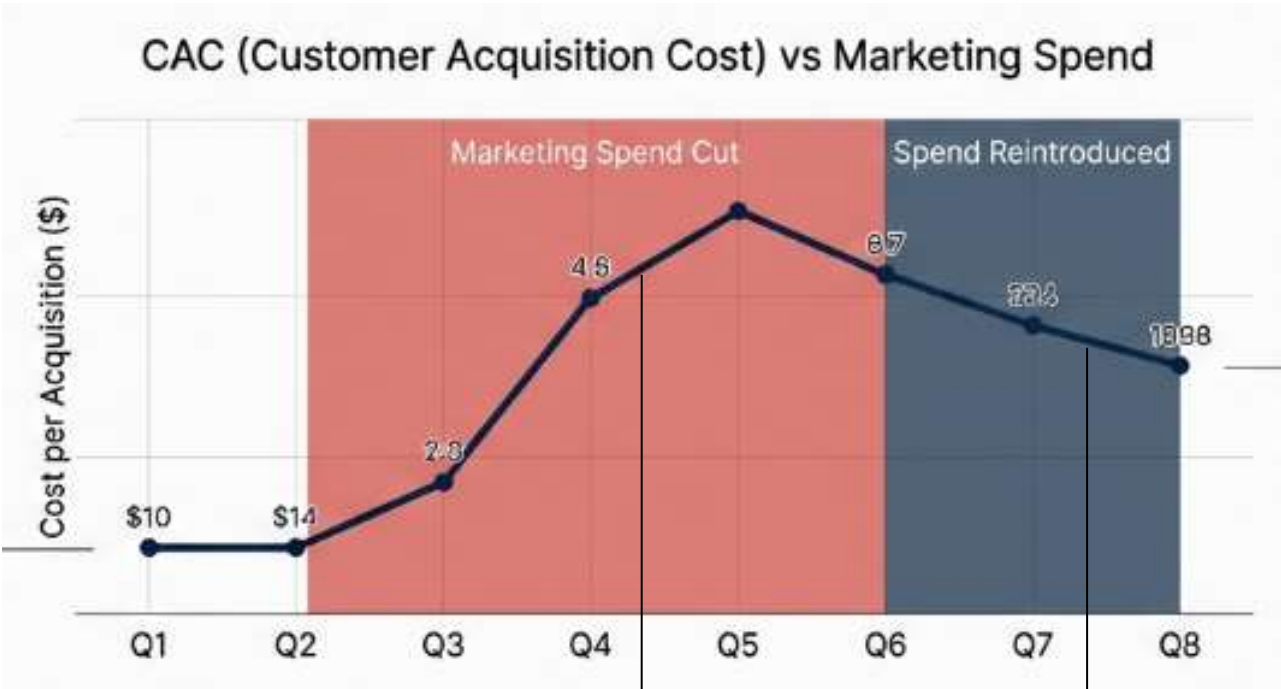
Quarterly reviews must assess **demand**, **capture**, and **outcomes** simultaneously.



Caselet: What happens when a bank goes **dark**.

A Tier 1 Bank cut spend to near-zero for 12 months; results degraded within **3 quarters**.

Recovery is more expensive than maintenance.



Situation:

Bank A cut marketing spend to save cost.

Result:

CAC rose by 40%, churn increased, competitors won primary accounts.

Correction:

Reintroduced **Base + Burst** spending.

CONTACT US

**For brands that are ready to
scale and drive real impact,
let's connect**



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