THE FINANCIAL SERVICES BRAND LOOKBOOK

A global showcase of customer acquisition, engagement and retention successes

Brought to you by TLC worldwide – a trusted partner of the global financial services market, for over 30 years.

tlcworldwide.com

FOREWORD

Ongoing neobank disruption, switch-happy Gen Zs, responsible spending pressures, continued budget squeezes and industry stalwarts leveraging their heritage. These are just some of the challenges set to define financial services marketing in 2026. That's before we even consider the pace of digital innovation and AI advancements.

The global landscape is therefore rich with potential to acquire, engage and retain not only loyal customers, but brand advocates. However, even the most experienced marketing leaders are acutely aware that change is happening faster than ever before, so continually outmanoeuvring competitors remains extremely difficult.

While many are diversifying their thinking with bold moves the market wouldn't expect, others are leaning into the need to be consistent, authentic and human – making comparatively quieter murmurs but still reaping significant results in terms of ROI.

That's why we've created this 'lookbook' – what we believe is an inspirational collection of stories from renowned financial services brands all over the world. Their approaches are varied. Their goals are perhaps unique to them. **But each of these case studies, for different reasons, showcases what creative, strategic thinking – and a deep understanding of the target market – can achieve.**

With over 30 years' experience working with leading financial services institutions on almost every continent, TLC understands what it takes to drive meaningful customer engagement, with measurable return on investment throughout the entire consumer lifecycle. So it has been a pleasure to play an integral part in many of the projects highlighted in this book. Other campaigns are simply notable examples of fantastic financial services marketing in action, which we believe deserve applause on a global stage.

We hope you discover something that inspires your own thinking, whether this year or beyond.

Enjoy.

Ryan Coomer
Agency Director

“2026 is the year when firms will start planning for where they want to be five, even 10 years from now.”

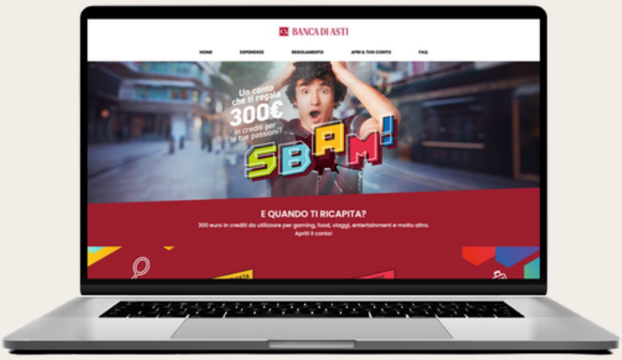
https://www.broadridge.com/insights/buckle-up-eight-bold-predictions-for-how-financial-services-will-transform-radically-in-2026

CASE STUDY

BANCA DI ASTI

INCENTIVISING GEN Z CONSUMERS WITH "SBAM!"

Rejuvenating brand perception to win over the younger generation



The challenge
Historic banking institution Banca di Asti embarked on a strategic journey to win over Generation Z, a crucial demographic usually drawn to digital banks as opposed to traditional.

The solution
To appeal to this generation, Banca di Asti entrusted TLC to help incentivise the opening of new current accounts, while transforming their conventional brand image. We had to build trust, listen and adapt to the target's needs for an authentic connection, and improve quality through optimised touchpoints and flexibility in the contemporary banking market.

Banca di Asti was able to offer young account holders €300 credit to spend on a variety of activities designed exclusively for them. A value that goes "SBAM!" – hence the campaign name.

The results
The bank combined its long history and reliability with innovation to speak directly to the new younger audience, showcasing how their products could integrate into their daily lives.

Through tailored communication, we achieved +**65% performance** compared to the historical average, as well as a **96% retention rate.**

Building on this success, the campaign in the following year went on to achieve a **+60% increase** in daily current account openings with a **+16% increase** compared to target. Thanks to these results, Banca di Asti have returned for a third year to work together on another project.

+65%
PERFORMANCE INCREASE

96%
RETENTION RATE ACHIEVED

+60%
INCREASE IN DAILY CURRENT ACCOUNT OPENINGS

16%
INCREASE COMPARED TO TARGET

Read the case study in depth:

CASE STUDY

SANTANDER PORTUGAL: "NOSSA CONTA"

Capturing young consumers at a pivotal life milestone

The challenge
Every September, as new university freshmen begin their academic year, a window of opportunity opens for banks. Thousands of young adults are making their first major financial decisions – choosing where to open their university account, who to trust with their first savings, and which brand will accompany them through the next series of life milestones.

For Santander, this moment was too important to lose. Yet this is a 'noisy' period in the student calendar. Campuses are typically flooded with competing campaigns, many offering discounts, small cash perks, or sign-up incentives. Cutting through that saturation demanded a powerful hook.

The solution
TLC Worldwide developed a highly-personalised, experience-led acquisition campaign designed specifically around Gen Z interests. Instead of offering cashback or generic discounts, students were rewarded with access to a curated selection of high-value lifestyle experiences.

The reward package included gift cards for Fnac, Adidas, Xbox and EA Sports, plus a flexible credit students could use across mobility (Cooltra, Link), learning (Superprof), food, or dining. This breadth ensured thousands of students could access something meaningful and relevant to them.

The results
The programmes was digitally enabled, easy to access, and supported by a dynamic reward catalogue that evolved over time. High-impact brand names such as Apple and Sephora were added mid-campaign, boosting desirability and sustaining momentum during a critical time. By continuously refreshing the reward landscape, TLC kept the offer exciting and competitive across the full enrolment period – so much so, Santander achieved **40% of its semester acquisition target in only 2 weeks.**

40% OF ITS SEMESTER ACQUISITION TARGET IN ONLY 2 WEEKS

Read the case study in depth:

NEDBANK

Student Rewards programmes drives 65% engagement across GenZ accounts

The challenge
Nedbank faced the challenge of differentiating its student banking offer from the many programmess available to the highly sought after GenZ demographic. The bank wanted a campaign that would not only attract new account holders but also drive continued activity, fostering a longer-term relationship with students notoriously known to switch.

The solution
TLC carefully designed an engagement programmes that would resonate with students' everyday needs and passions. The partnership focused on creating a 12-month student programmes with a series of engaging rewards – including data vouchers, travel perks, cinema tickets, and food rewards – designed to encourage regular account activity and build long-term engagement.

Eligible students who swiped their cards at least five times each month, were directed to TLC's rewards platform, to choose from multiple perks including 100MB of data, a R150 Travelstart voucher, a R30 Debonairs online voucher, or 2-for-1 Nu Metro cinema tickets.

ROI EXCEEDED EXPECTATIONS
IN THE FIRST YEAR

65%
AVERAGE ENGAGEMENT RATE

The results
These incentives were designed to make banking feel relevant and rewarding, turning routine transactions into excitement and engagement. The frictionless redemption process also made participation simple, ensuring that students could access and enjoy their rewards with minimal effort.

ROI exceeded expectations in the first year, with a strong uplift in student account activity and transactions, and a **65% average engagement rate** on the student platform.

Read the case study in depth:

SPOTLIGHT

SoFi

THE ROLE OF ‘INFLUENCERS’

While Gen Zs are stereotyped as exhibiting poor spending habits, data also points to their efforts to budget and save more responsibly than some older consumers. While many refer to friends and family for advice, research by W1TTY found that 34% of Gen Z use TikTok and YouTube as sources of information to improve their financial literacy.

It’s therefore an extremely savvy move by the USA’s fintech brand **SoFi Technologies**, to hire content creator, author, educator and former Wall Street trader Vivian Tu, as the company’s first honorary Chief of Financial Empowerment.

Known as ‘Your Rich BFF’, Vivian is on a mission to make personal finance advice accessible and understandable. Her book – ‘Rich AF: The Money Mindset That Will Change Your Life’ – is a New York Times bestseller, she hosts the podcast ‘Networth And Chill With Your Rich BFF’, and has a community of more than 10 million followers across her social media platforms.

Passionate about providing practical financial advice to build people’s confidence with money, Tu will reportedly advise on SoFi’s financial literacy content and the development of educational resources. She is also set to head up a Generational Wealth Fund Initiative said to be on the horizon.

Sources:
https://sifted.eu/articles/gen-z-banking https://www.businesswire.com/news/home/20251105692244/en/Financial-Specialist-Vivian-Tu-Your-Rich-BFF-Named-SoFis-First-Chief-of-Financial-Empowerment

SPOTLIGHT

nationwide

ATTRACTING GEN Z TO FINANCIAL INSTITUTIONS

With strong social values – particularly when it comes to climate change, ethics and equality – Gen Z are likely to be attracted to financial institutions clear on their purpose and responsibilities. This presents a huge opportunity for traditional banks with deep-rooted and widely acknowledged values.

The world's largest building society, UK-based **Nationwide**, is a stellar example in this respect. Owned by its members, Nationwide has always been known for uncompromisingly focusing on the needs of its customers, rather than shareholders. That means that its purpose-driven stance isn't simply a brand motto – it underpins the entire existence and operation of this financial institution.

This will have undoubtedly helped contribute to the acclaim of its 'NationFried on tour' campaign, which saw food trucks turn up at UK universities to serve free breakfasts and merchandise to thousands of hungry students embarking on their next chapter of life, away from home. Collaborating with TV personality Olivia Atwood and viral social media star Joe Baggs, this 140 year old brand dominated freshers week. Admittedly an effort to attract new customers to the perks of its FlexStudent bank account, the initiative continues Nationwide's commitment to supporting young people during another challenging – yet important – time in their lives.

Read our full rundown of neobanks vs traditional institutions disrupting global markets with their creative engagement efforts:

Sources:
https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-gen-z https://www.nationwide.co.uk/current-accounts/flexstudent/nationfried/

CASE STUDY

MILLENNIUM BCP: DRIVING CUSTOMER ACQUISITION WITH ASPIRATIONAL GETAWAYS

High-value travel rewards achieve multi-segment engagement

The challenge
Millennium BCP, the largest private bank in Portugal, wanted to accelerate the acquisition of salary accounts – current accounts for individuals earning over €850 per month.

The solution
The bank needed a campaign that would resonate emotionally, offering an experience that felt genuinely desirable while ensuring the reward redemption process was seamless and friction-free. At the same time, it was crucial that the campaign delivered measurable, trackable results that could be scaled efficiently to maximise impact.

To achieve this, Millennium BCP partnered with TLC to launch Millennium Escapadinhas – a rewards-driven campaign offering romantic getaways across Portugal, complemented by optional lifestyle experiences such as wellness, beauty, and leisure activities.

The results
This multi-segment engagement strategy resonated strongly with the target audience, which drove rapid uptake, strong redemption behaviour, and continued demand throughout the campaign period.

Early traction and strong engagement led Millennium BCP to approve two extensions, **increasing the reward volume by 35% –** demonstrating both the campaign's appeal and its ability to deliver measurable results efficiently.

Website traffic tripled during the campaign period, and 2x ROI was achieved.

35%
INCREASE IN REWARD VOLUME

2x ROI
ACHIEVED

Read the case study in depth:

CASE STUDY

Banca Sella

BANCA SELLA ACCOUNTS GROW BY +60%

Curated experience credits fuel acquisition and engagement

The challenge
Banca Sella wanted to rethink how it attracted new customers in a market where cashback had become the default promotional tactic. With Millennials, couples, and families as their core growth audience, the bank recognised that standard incentives were no longer enough to carve out a clear competitive edge.

The solution
Looking for a partner capable of bringing a fresh point of view, Banca Sella collaborated with TLC Worldwide to design a new acquisition strategy that replaced conventional cashback with something more compelling.

The bank wanted an approach that could attract high-intent new customers, strengthen brand awareness through a distinctive value proposition, express Banca Sella’s modern identity and customer-first values, and encourage ongoing engagement and cross-sell potential.

The results
TLC translated its strategic insights into a fully personalised acquisition programmes built on three core pillars – broad appeal, simplicity, and speed.

Together, we launched the ‘All Another Experience’ campaign, which ensured that every customer – regardless of age or lifestyle – found something meaningful, perceived value far exceeded the equivalent cashback cost, and the bank could reward customers with greater emotional impact at a fraction of the usual budget.

The result was an acquisition proposition capable of generating both excitement and long-term engagement. Customers felt in control, able to personalise their reward journey across a full 12-month window.

This helped drive a **60% increase in new Start and Premium account openings**, while boosting both engagement and brand visibility against steep competition.

Read the case study in depth:

60% INCREASE IN NEW START AND PREMIUM ACCOUNT OPENINGS

CASE STUDY

ABSA AND TLC WORLDWIDE BUILD A GENERATION OF BETTER BANKERS

Multi-segment rewards strategy drives 70% youth engagement uplift, 40% student acquisition growth, and 1 million app users

The challenge
Absa, one of South Africa's major financial institutions,partnered with TLC Worldwide to strengthen its position with three key audiences – youth under 18s, students aged 18–25, and adult customers within the Absa Rewards ecosystem.

The solution
Over ten years ago, the bank identified a significant opportunity to drive better financial habits, deepen digital engagement, and stand out in a crowded, competitive banking environment. To achieve this, Absa introduced three rewards-led programmesmes – Mega U, Student, and Absa Advantage – each tailored to the specific needs, behaviours and motivations of their respective segments.

The results
Absa achieved exceptional results across all three campaigns, with each programmesme surpassing expectations and cementing a decade-long partnership. Results included a **70% uplift in card usage, 40% increase in student accounts and 1 million Absa App signups.**

70%
UPLIFT IN CARD USAGE

40%
INCREASE IN STUDENT ACCOUNTS

Read the case study in depth:

AFRICAN BANK: "IT PAYS TO BANK WITH US"

Reward-led campaign doubles account usage and drives 64% redemption

The challenge
With the rollout of a refreshed digital banking platform, African Bank wanted to accelerate customer adoption and encourage more frequent account usage.

Having already seen strong results from two prior TLC campaigns, the challenge was to sustain momentum and deliver another initiative that exceeded previous performance.

The solution
TLC designed and launched the My Rewards campaign, a high-impact programmesme rewarding customers for completing ten monthly card swipes. The mechanics were intentionally simple and transparent, encouraging consistent behaviour month after month.

Rewards were selected to mirror customers' everyday needs – including data bundles, Uber Rides and Uber Eats, groceries, electricity vouchers, learning access through Knowledge Door, and Nu Metro movie tickets. This variety ensured broad appeal, making the programmesme feel genuinely rewarding and strongly aligned to African Bank's customer value proposition.

The results
The ongoing performance of the campaign demonstrated that when a relevant reward mix is paired with a clear offer, customer behaviour shifts rapidly and universally. African Bank experienced significant growth in digital product adoption and new customer acquisition, with a 100% increase in account usage and 64% reward redemption rate.

100%
INCREASE IN ACCOUNT USAGE

64%
REWARD REDEMPTION RATE

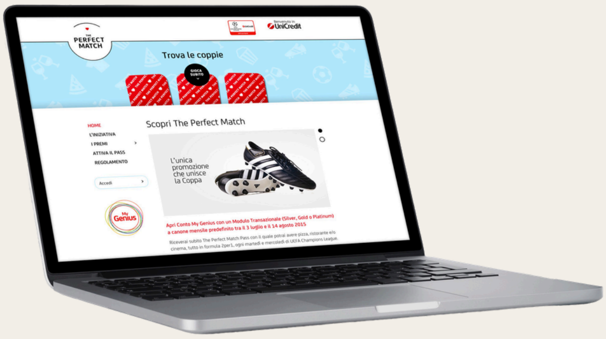
Read the case study in depth:

CASE STUDY

UniCredit

UNICREDIT: FINDING 'THE PERFECT MATCH' TO DRIVE 8,000+ NEW CUSTOMERS

Leveraging Champions League passion to stand out in a crowded market



The challenge
UniCredit, the Italian multinational banking group, wanted to turn its UEFA Champions League sponsorship into a strategic advantage that could support customer acquisition at scale.

Rather than leaning on traditional banking incentives, the team sought a fresh, emotionally resonant approach – something capable of channelling the excitement of Champions League season while also appealing to those who might not follow football at all.

The solution
Partnering with TLC Worldwide Italy, UniCredit launched 'The Perfect Match' – an acquisition campaign designed to elevate match nights into personalised, meaningful experiences for a broad and diverse audience.

New account holders were granted access to 2-for-1 pizza, restaurant meals and cinema tickets on Tuesdays and Wednesdays – rewards deliberately chosen to appeal not only to football fans watching the games but also to partners, families, and anyone looking for a midweek treat. This ensured the campaign held broad appeal without losing its connection to the excitement of match nights.

To reinforce the campaign theme, TLC introduced an interactive digital memory game, inviting users to find the correct "match" and strengthening engagement through playful participation. The campaign was complete with a headline prize draw of a 90-minute, €10,000 shopping experience, mirroring the duration of a full-time football match. Eight additional prizes consisted of round-trip flights for two to a European football capital, including stadium museum entrance, and a €50 shopping voucher for a local retailer.

The results
"The Perfect Match" outperformed expectations, driving the acquisition of **more than 8,000 new customers** and earning industry recognition at both the NC Awards and Mediastars.

8k+ ACQUISITION OF NEW CUSTOMERS

Read the case study in depth:

REMARKABLE BRANDS DESERVE REWARDING RESULTS. WHAT ELSE COULD YOU ACHIEVE?

Benchmark your brand performance

With over 30 years' experience working with leading financial services institutions, TLC understands what it takes to drive meaningful customer engagement, with measurable ROI throughout the consumer lifecycle.

In our latest study – new for 2026 – we've combined this expertise with data from thousands of consumers worldwide, to deliver strategic insights that will improve ROI for even the most accomplished marketing leaders.

Interpret your performance indicators in seconds, to identify acquisition, engagement and retention gaps, reduce customer acquisition costs, and increase loyalty.

See how you compare

TLC WORLDWIDE

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