TikTok Made Me Do It:

How Banks Win Deposits in a Scroll-First World

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AGENDA

From Scroll to Strategy

PART ONE

The Platform

What it is, who is on it, and why the ban question is closed.

PART TWO

Marketing Mix

Strategy, content, and brand-safety.

PART THREE

The Business Case

What to ask for, and get your brand and compliance questions answered.

PART ONE

The Platform

What it is, who is on it, and why the ban question stopped being a concern.

USERS

~136 Million *Active* Monthly Users

DAILY USAGE

Between 50 and 90 Minutes on Average

ENGAGEMENT

Average Engagement Rate is 2- 4x Higher

DEFINING TIKTOK

A Discovery Engine

THE FORMAT

Vertical video **only**, most of it under sixty seconds

Sound on by **default**, captions **expected**

Native and **unpolished** outperforms studio produced

Trends and **hashtags** carry distribution

WHY THAT MATTERS TO A BANK

Reach is **earned** by relevance, **not** by follower count

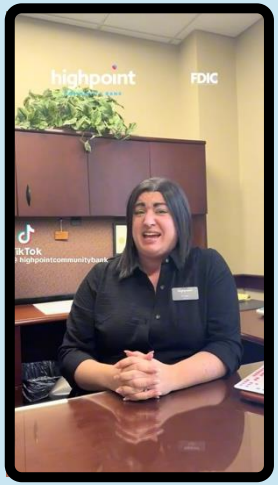
A post can find a market you have **never** touched

Production value is not the barrier. **Consistency** is.

On Meta you talk to people **who already chose you**. On TikTok you get **in front of people who have not.**

DEFINING TIKTOK

Beyond a Platform for Dancing



Edutainment

Debunk one money myth.
Credit: Highpoint Community Bank



Humanize

Real staff, not actors.
Credit: Quail Creek Bank



Hyper-local

Recognizable spaces and places.
Credit: Bank of America

DEFINING TIKTOK

Four Platforms, Four Mindsets

TikTok

DISCOVERY

Video only. Limited text to fall back on.

Short, fast content built for **quick consumption**.

Viewers feel **personally connected** to the creators they follow.

Meta

MAINTENANCE

Facebook grew up **text-based** and conversational.

Instagram grew up **photo-first,** which left the short video gap TikTok filled.

An **older** user base than TikTok.

LinkedIn

PROFESSIONAL

Primarily **B2B**, built around work identity.

A **different experience** for both the user and the brand.

YouTube

RESEARCH

Users arrive in a **research or learning** mindset.

Longer-form content, and viewers will invest real time in a video.

Shorts are growing fast.

PLATFORM USAGE

No Longer Just a Gen Z Channel

55.7%
of U.S. adults 18+ can be reached through TikTok ads.

47.3%
of U.S. internet users are on TikTok, regardless of age.

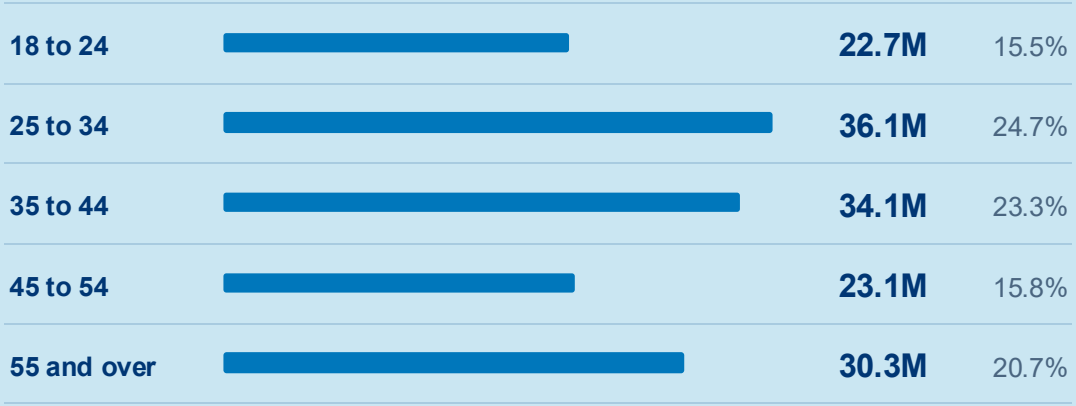
11%
growth in ad reach year over year, about 15.2M more adults.

37%
of U.S. adults report using TikTok, up from 21% in 2021.

Sources: DataReportal 2026, Pew Research Center 2025.

PLATFORM USAGE

Audience by Age, Estimated Ad Audience



KEY TAKEAWAY

56% of U.S. adults ages 18 to 34 use TikTok, and reach at 25 to 44 and older is now substantial. This is a channel for awareness and performance together.

Source: TikTok Ads Manager 2026.

PLATFORM USAGE

Your Customers Already Take Financial Advice Here

50%

of Gen Z say TikTok is their first stop for financial advice.

8 hrs

a week is what the average FinTok viewer spends on money content.

79%

of Millennials and Gen Z lean on social platforms for financial guidance.

The question is not **whether** your brand belongs in that conversation. It is "**Who answers when nobody from your bank does?"**

BRAND SAFETY

The Ownership Question is Settled

80.1%

of TikTok's U.S. joint venture is held by American and global investors.

Jan 2026

TikTok USDS Joint Venture took control of U.S. data, apps, and algorithm management.

US Ownership

Silver Lake and MGX join Oracle as managing investors of TikTok.

Brand safety on TikTok runs on the same inventory filters, exclusion lists, and third-party verification **your compliance team already approves**.

PART TWO

Marketing Mix

Strategy, platform roles, and the brand-safety considerations that come with them.

STRATEGY

Organic + Paid Work Together

CONTENT

Creation, Distribution, and Impact

TIPS + TRICKS

Helpful Ideas + Considerations

STRATEGY

Incorporating TikTok

PLAY ONE

Own the Handle

Answer the money questions people actually ask

Put branch staff on camera, not actors

Batch-record once a month, publish weekly

Measured on: reach, saves, follower growth, comment sentiment

PLAY TWO

Buy the Reach

In-feed and Spark Ads against DMA and interest targeting

CRM, Mobile DevID, Custom + Lookalike, Location-Based

Optimize to app installs and account-open events

Measured on: cost per install, cost per account opened, net-new reach share

CONTENT

Cost-Effective Content Creation

NATIVE EDITOR

Fastest Path to a Post

Trends, captions, and the commercial audio library are already there. Best for organic.

CAPCUT AND SIMILAR

Where Paid Creative is Built

Templates, cleaner captions, and files you can archive and route through review. Cost ~$10-25/mo.

CONTENT BANK

Batch Once, Publish Weekly

Two recording days a month with branch staff gives you a quarter of the calendar.

Authenticity is not a style choice here. It is the reason the production budget stays small. Nobody expects a bank to look like a studio.

CONTENT

Content Distribution + Impact

92%

of users take action after they engage with educational content, which is exactly what a bank is built to make.

~38%

lower in-feed CPM than Meta, so the same test budget buys materially more learning.

Both

engagement and completion, in one unit. Preroll usually delivers one at the expense of the other.

This is an **internal resourcing argument** as much as a media one. The cheapest channel to learn in is the one **you should be testing first**.

TIPS + TRICKS

A Few Helpful Ideas

01 Live in the #FinTok + #BankTok Community

Debunk a money myth, explain a mortgage, hand out one budgeting rule. Educational and entertaining, not one or the other.

02 Humanize Your Bank

Branch staff on camera, behind the scenes, local customer stories. Less dry, less stuffy, more trusted.

03 Partner with Local Creators

Their communities already trust them, which makes them one of the fastest way to explain a digital product.

04 Run Direct Response, not Only Brand

One clear call to action per campaign. App downloads, card applications, new accounts opened.

05 Use Your Content Library

Cross-posting helps post a consistent stream of videos, which is what the algorithm rewards.

TIPS + TRICKS

Four Important Considerations

SET UP

Open a Business Account

It unlocks analytics, scheduling, and the ad tools. A personal account cannot run the program.

THE CLICK PATH

Only Paid Gets a Clickable Link

A business account has a website link in bio. Paid ads are the only way to send a viewer straight to a landing page.

MUSIC RIGHTS

Trending Audio Cannot Run in Ads

Copyrighted music is not licensed for promoted material. Build paid creative on the commercial audio library you already have.

RESOURCING

Repurpose Instagram Reels

Vertical video already in your mix carries straight over. No commercial budget, no outsourced production.

PART THREE

The Business Case

The arguments that get a yes, and the mechanics of asking for a pilot.

START HERE

90-Day Plan

MOVING FORWARD

Adding, Integrating, and Scaling

OBJECTION HANDLING

Brand Safety + Compliance Addressed

START HERE

Pilot, Not Program

DAYS 1 TO 30

Stand It Up

Clear the six controls. Record twelve videos in two sessions. Launch one in-feed campaign against your DMAs.

Answer: can we ship weekly?

DAYS 31 TO 60

Find the Message

Layer in custom audiences from your own CRM to reach higher-qualified applicants. Test three hooks against one product.

Answer: which message converts?

DAYS 61 TO 90

Prove the Economics

Optimize to app installs and account-open events. Bring one creator in on the winning message as a Spark Ad.

Answer: what does an account cost here?

Early loyalty is the short-term win. The **deposits follow the relationship**, and that relationship decides where the next twenty years sit.

MOVING FORWARD

Discovery + Proof Pipeline

ADD

3 to 5%

of paid social, carved out of testing

Small enough to approve without touching a working channel. Reuse the Reels you already produce.

INTEGRATE

10 to 15%

funded from upper-funnel video

Shift dollars from preroll and broadcast, not from search. Search harvests the demand TikTok creates.

SCALE

20%+

always-on, with a creator line item

Scale by product and market once cost per account opened holds against your Meta benchmark.

One rule through all three stages. Keep **each platform on its own scorecard**. TikTok is graded on **net-new reach and cost per account**, never on the last-click number that belongs to search.

OBJECTION HANDLING

Brand Safety

UNCHANGED FROM META

UDAAP review on every claim

Reg DD language on rates and terms

Member FDIC and Equal Housing marks

Record retention and archiving

Complaint escalation path

UNIQUE TO TIKTOK

Disclosures must work on-screen, not in a caption

Comment moderation runs at feed speed

Creator scripts need pre-approval

Three new controls. Not a new legal framework.

OBJECTION HANDLING

Compliance + Safety Considerations

01 Archiving In Place

Capture posts, edits, and comments through your existing retention vendor.

02 Named Approver, Real SLA

One reviewer, 24-hour turnaround, inside your publishing tool.

03 Comment Moderation Policy

Filtered keyword list, review before publish, escalation for complaints.

04 On-Screen Disclosure Library

Pre-cleared Member FDIC, APY, and Equal Housing marks sized for vertical video.

05 Creator Agreement Template

Script pre-approval, paid partnership disclosure, no-advice clause.

06 Quarterly Audit

Sample the content, confirm the archive, document the review.

OBJECTION HANDLING

Four Arguments, Four Answers

ARGUMENT ONE

Why use TikTok when we're already on Meta?

136M U.S. adults reachable, higher average engagement vs other platforms.

ARGUMENT TWO

No one uses TikTok for Financial Education.

Half of Gen Z start with TikTok, and the average viewer spends eight hours a week on money content.

ARGUMENT THREE

There's no way TikTok will clear compliance.

Six controls, all of which already exist for your Meta presence.

ARGUMENT FOUR

It's just teenage users that make up TikTok's audience.

Not anymore. Now is time to win the relationship early. Build custom audiences from your own CRM to reach higher-qualified applicants, then hold that relationship for twenty years.

Questions?

TAKEAWAYS

Next Steps for Your Success

01

Build the Business Case

Four arguments and a controls checklist get you further than a great content idea.

TAKE THE PROVIDED ONE PAGE AS A STARTING POINT

02

Platforms with Purpose

TikTok discovers. Meta converts. YouTube explains. Do not judge one by another's numbers.

REWRITE YOUR SOCIAL KPIS

03

Prioritize for Practicality

Cross-post videos, utilize in-house resources, beats a launch you cannot repeat.

NAME ONE OWNER AND ONE CADENCE

Thank You!

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