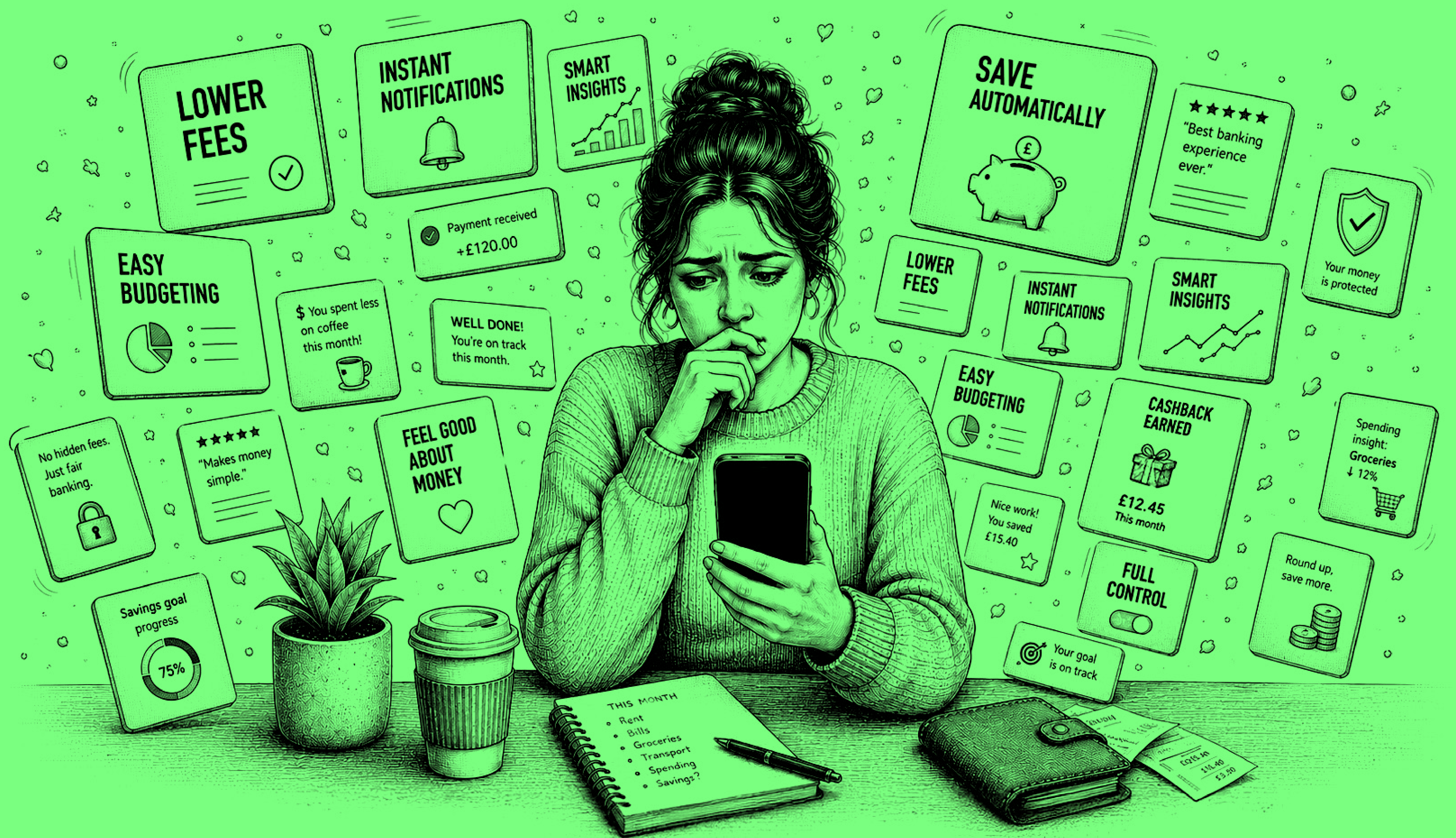
POSITION.
PRESENCE.
TRUST.
GROWTH.

CLEARER
POSITIONING.
BRAVER
DECISIONS.

THE LITTLE GREEN BOOK OF POSSIBILITIES

BANKING + FINTECH EDITION



Three things the category has missed and what to do about them.

FEELING.
MOMENT.
VOICE.

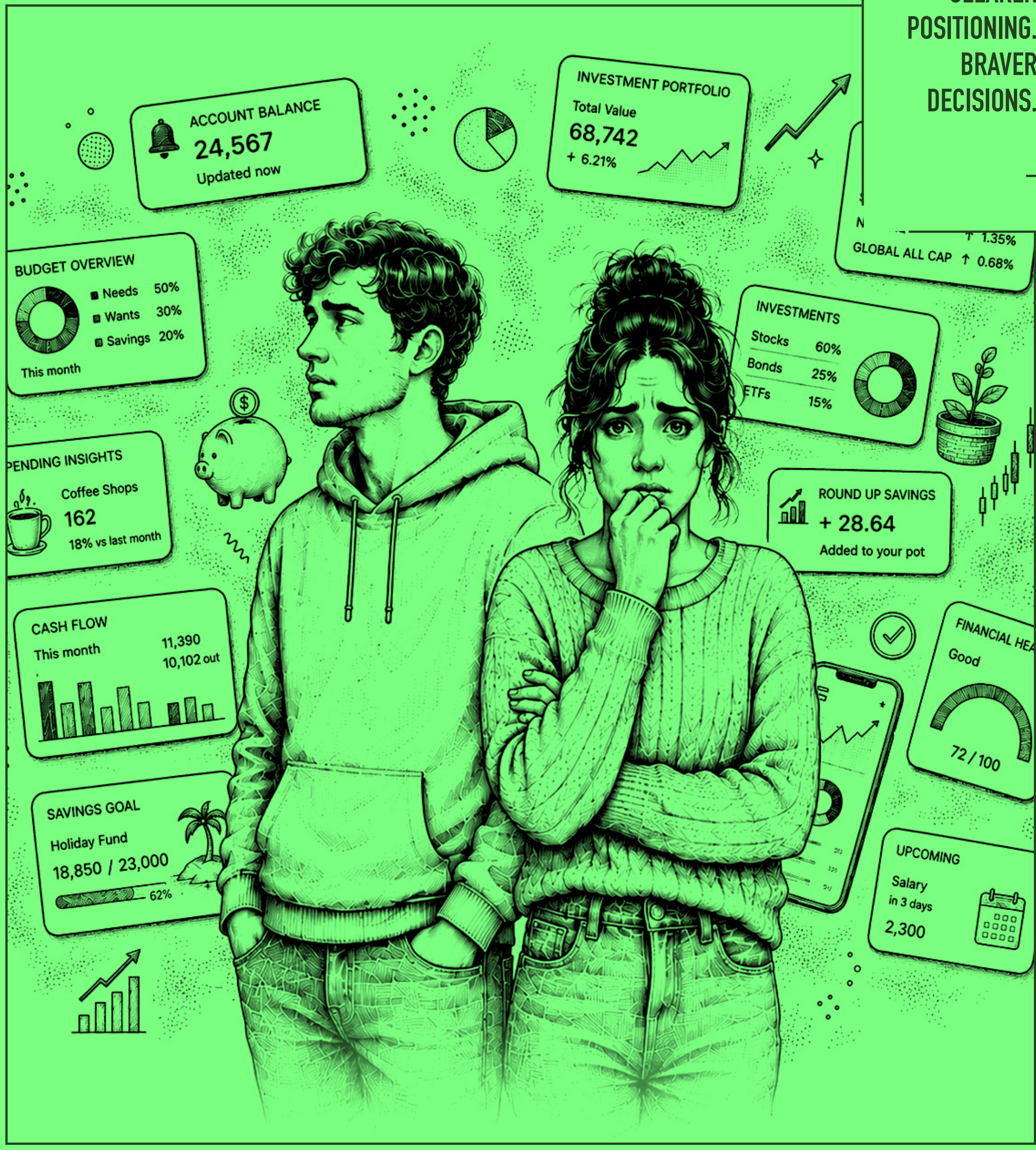
THE STUDIO OF POSSIBLE · INTELLIGENCE REPORT

the studio of possible

POSITION.
PRESENCE.
TRUST.
GROWTH.

INSIGHT 01

Financial wellness nobody owns this feeling. Including you.



CLEARER
POSITIONING.
BRAVER
DECISIONS.

Every brand in this sector says they want you to "feel good about money." None of them have built a brand around what people actually feel. Which is mostly dread.

WHAT THE CATEGORY IS DOING	WHAT THE MOVE AHEAD LOOKS LIKE
Aspirational positioning – "feel good about money" – unanchored to any real feeling	**A brand architecture built on financial anxiety – naming the feeling before claiming to solve it**
Competing on features that now look identical across every app in the category	**Competing on emotional identity – the Headspace model applied to personal finance**
No brand narrative for the next generation of account holders. No long game	**Your position. Unclaimed.**

The category built itself on product logic. Lower fees. Instant notifications. A card that arrives in a satisfying box. It felt rational – product differentiation was real in the early years. You could point at the thing that was better. Then the products converged. The fees went away everywhere. The interfaces started looking identical. And the brands found themselves saying the same thing simultaneously. When everyone makes the same claim, none of them are heard.

The smarter move – the one nobody has made – isn't another feature campaign. It's the emotional territory the category has left completely unguarded. Most people feel anxiety about money, not pride. The brand that names that feeling, validates it, and builds an architecture around resolving it doesn't need better fees. It needs better empathy. Headspace didn't build the best meditation app. It built the best emotional brand in wellness. That position exists in financial services. It is sitting there unclaimed.

0

BRANDS IN THIS SECTOR HAVE BUILT A BRAND ARCHITECTURE AROUND THE EMOTIONAL EXPERIENCE OF MONEY – NOT THE PRODUCT.
EDITORIAL FINDING – MONZO, REVOLUT, STARLING, N26, CHIME, HSBC, BARCLAYS BRAND AUDIT, 2024

1B+

PEOPLE GLOBALLY EXPERIENCE FINANCIAL ANXIETY – THE EMOTIONAL AUDIENCE NOBODY IS MARKETING TO.
WHO / GLOBAL FINANCIAL LITERACY EXCELLENCE CENTER, 2024

WHAT THIS MEANS FOR THE CMO

Pull up your last brief. Could a competitor claim the same emotional territory? If so, you don't have a position – just a tone. The brand that owns financial anxiety, not aspiration, will own the category's most durable emotional space without adding a single feature.

POSITION.
PRESENCE.
TRUST.
GROWTH.

INSIGHT 02

CLEARER
POSITIONING.
BRAVER
DECISIONS.

The trust paradox Gen Z is digital.

They still want a human.

The generation that never walked into a branch is the generation most likely to say they need one. The sector was built on a premise that turns out to be only half true.

WHAT THE CATEGORY IS DOING	WHAT THE MOVE AHEAD LOOKS LIKE
Treating physical presence as a legacy cost – Metro Bank's failure used as the excuse to do nothing	**Physical presence deployed surgically – the right format, at the right moment, for a fraction of a traditional branch network**
Competing on app quality for an audience that already expects digital to be seamless	**Competing on human availability – the trusted advisor at the moment the digital channel runs out of answers**
A "book a human" CTA that doesn't exist, at the moment your customer needs it most	**Your position. Unclaimed.**

From 2015 to 2022, the industry told itself a clean story: digital natives don't need branches, the smartphone is everything. Monzo, Revolut, and N26 were built entirely on this thesis. For day-to-day banking it was correct – the app is faster, simpler, better in every transactional dimension. The problem is that the thesis had a footnote. And nobody read it.

This generation grew up after 2008, entered adulthood during a pandemic, and is institutionally distrustful of a digital system that has never had to look them in the eye. For high-stakes decisions – a mortgage, a first investment, a first loan – the app creates anxiety rather than confidence. The answer isn't a branch on every high street. It's a flagship advisory hub, embedded advisors inside estate agents and accountancy firms, a pop-up at every freshers' fair and property expo, and a "book a human" CTA at every high-stakes product moment. Physical presence, deployed with precision. Not Metro Bank's mistake. The opposite of it.

45%

OF GEN Z WOULD NOT OPEN A PRIMARY ACCOUNT WITH A BANK THAT HAD NO BRANCHES
NETCETERA GEN Z BANKING STUDY

14%

OF GEN Z "TRUST BANKS A LOT" – VERSUS ~30% OF MILLENNIALS
COINLAW BANKING PREFERENCES STUDY, 2026

WHAT THIS MEANS FOR THE CMO

Ask when your brand last showed up in the room for a customer's biggest financial decision. If nobody knows, you're present for low-stakes moments and absent for the ones that build trust. The brand that shows up physically, precisely when it matters, will win what features can't manufacture.

POSITION.
PRESENCE.
TRUST.
GROWTH.

INSIGHT 03

CLEARER
POSITIONING.
BRAVER
DECISIONS.

Your customers trust Tiktok more than they trust you.

You paid for that.

Every finfluencer contract you renewed was a decision to let someone else be the trusted financial voice in your customer's life. You paid for their authority. They kept it.

WHAT THE CATEGORY IS DOING	WHAT THE MOVE AHEAD LOOKS LIKE
Paying finfluencers to build their authority using your product as the vehicle	**Building an owned brand voice that holds the financial guidance relationship directly – accountable, consistent, yours**
Measuring success by reach and downloads while brand equity accrues to the creator	**Measuring success by primary account rate and salary deposit conversion – where the revenue actually lives**
Renting trust on a quarterly contract – and losing it the moment the brief goes elsewhere	**Your position. Unclaimed..**

There was a moment – probably 2021, maybe 2022 – when the finfluencer partnership felt like the right call. CAC on Meta was climbing. TikTok was where the audience lived. A creator with two million followers could deliver reach your own channels couldn't match at a fraction of the cost. The brief went out. The contracts were signed. The downloads spiked. The marketing team celebrated. What the dashboard didn't show was what was happening to the brand underneath.

Every post your finfluencer published built their authority, not yours.

Every piece of guidance they gave your audience was a relationship the creator owned and you sponsored. The California DFPI found that 35% of financial social media content contains misleading or unverified information. The FCA tightened influencer rules in 2025. The audience is beginning to notice. The brand that steps into that trust vacancy – with genuine authority, consistent voice, real accountability – will own the position a finfluencer can never hold. The one that's still there when the advice goes wrong.

48%

OF GEN Z RELY ON SOCIAL MEDIA FOR FINANCIAL ADVICE – A CONVERSATION YOUR BRAND IS PAYING OTHERS TO HAVE
INFLUENCONNECT / TIAA STUDY, 2025Y

76%

OF NEOBANKS REMAIN UNPROFITABLE. THE BRANDS BREAKING OUT – NUBANK, REVOLUT – BUILT BELIEF, NOT JUST DISTRIBUTION
COINLAW NEOBANK INDUSTRY STATISTICS, 2025

WHAT THIS MEANS FOR THE CMO

Find your finfluencer spend, then compare it with what you invested in your own financial authority: content, editorial, expertise. If paid creators dominate, you're renting trust and funding competitors. The brand that builds authority it owns will turn secondary accounts into salary accounts – and solve the revenue problem.

POSITION.
PRESENCE.
TRUST.
GROWTH.

PROOF OF CONCEPT

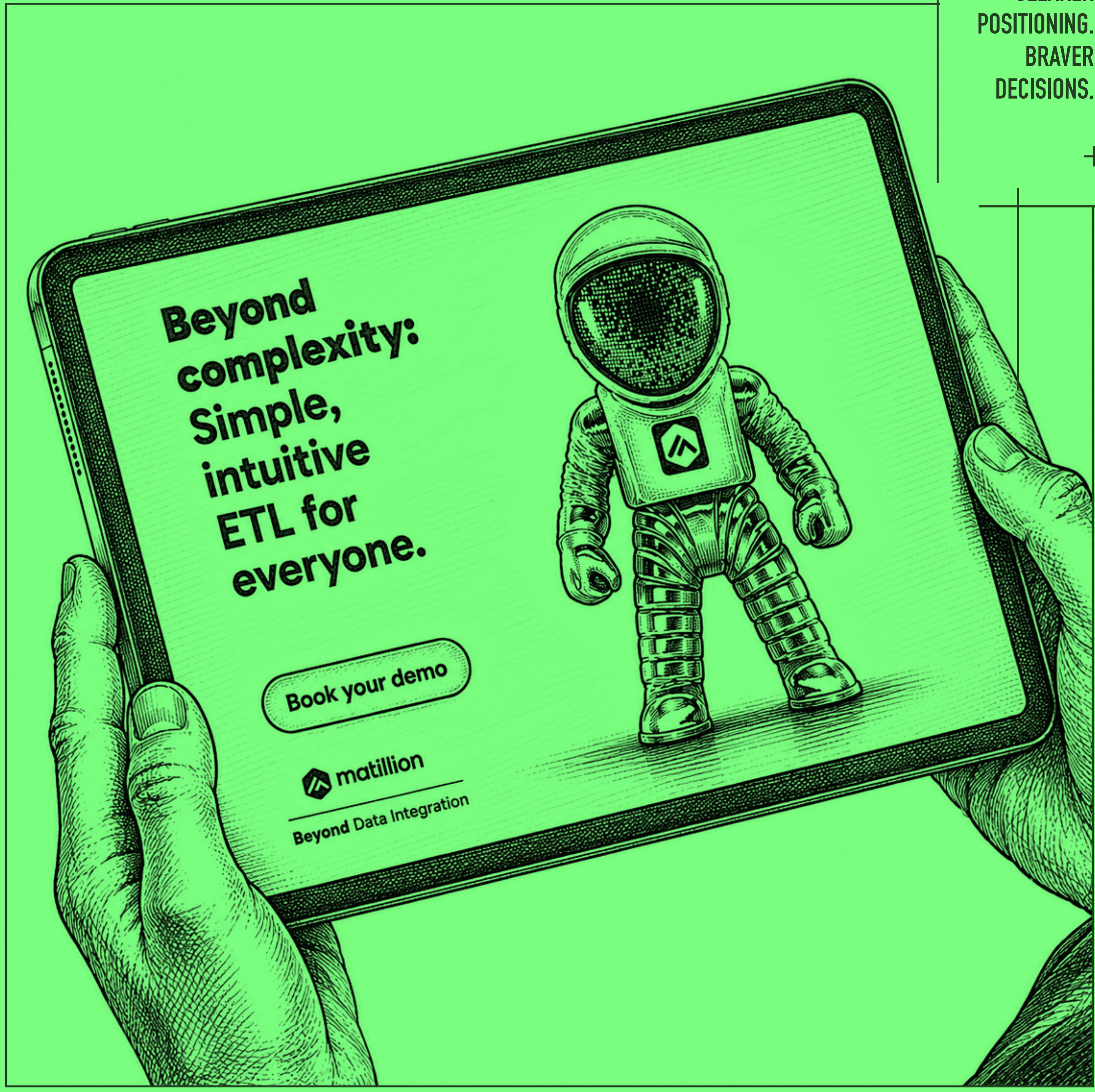
CLEARER
POSITIONING.
BRAVER
DECISIONS.

We understand this gap.

We proved it with Matillion.

When Matillion came to us, their brand was doing what every other brand in the category was doing – saying the right things to the wrong people, in the same language as every competitor on the floor. We didn't build them a louder version of what the category was already saying. We built them a different conversation entirely

Matillion didn't need a financial services agency. They needed a firm that could see their category more clearly than they could from inside it. That's the same thing every financial services CMO reading this document needs right now. The category is different. The problem – and the solution – is identical.



"Every other brand was saying the same thing in the same way...

TSOP made sure
WE WEREN'T
one of them.

The numbers proved it was the right call."

Duncan Garside
VP GLOBAL EVENTS & FIELD MARKETING · MATILLION

matillion

235%	3,593	40
INCREASE IN QUALIFIED LEADS – FROM A REPOSITIONED BRAND STORY, NOT A BIGGER STAND.	LEADS GENERATED FROM A SINGLE FLAGSHIP EVENT AT SNOWFLAKE SUMMIT 2025.	OPPORTUNITIES SECURED – ENGAGEMENT CONVERTED DIRECTLY INTO PIPELINE.

CLICK HERE TO SEE THE FULL STORY

POSITION.
PRESENCE.
TRUST.
GROWTH.

CLEARER
POSITIONING.
BRAVER
DECISIONS.

THE OPPORTUNITY

Which of these three positions does your brand own?

Somewhere right now, a competitor is making the move this book is describing. They're not announcing it. They're quietly building a brand around financial anxiety, showing up physically at the moments that matter, and taking back the financial guidance conversation from creators who don't have their customers' best interests at heart.

By the time it's visible, ***the position will be taken.***

Which of these three positions does your brand own?

EMOTIONAL BRAND

Remove every product feature from your brand positioning. What remains is either an emotional identity — or nothing

PHYSICAL PRESENCE

When did your brand last show up in a room with a customer facing a high-stakes financial decision? If you can't name the moment, that gap is costing you.

BRAND AUTHORITY

Find your finfluencer spend versus your owned brand voice investment. If the ratio favours paid creators, you have been funding your competitors for trust.

We are a growth design firm that specialises exclusively in the strategy, brand and experience problems you've just read.

FEELING.
MOMENT.
VOICE.

the studio of possible

POSITION.
PRESENCE.
TRUST.
GROWTH.

CLEARER
POSITIONING.
BRAVER
DECISIONS.

START HERE

Both steps are free.
The clarity call takes 20 minutes.
The question is who moves first.

STEP 1

THE 20-MINUTE CLARITY CALL

Before we speak, we review how your brand shows up – to your customer and to the budget holder. We look at your messaging, your campaign positioning, and where the buyer your brand is ignoring actually sits in the purchase journey. We arrive with observations already formed. No preparation needed. Twenty minutes.

STEP 2

THE EXTERNAL VIEW

If there's a clear opportunity, we come back within days with a focused perspective – where your biggest brand gap sits, what it's costing you in pipeline, and what we'd prioritise first. Specific to your position in the market.

Both steps are free.
The clarity call takes 20 minutes.
The question is who moves first.

"If the problem is complex, good. That's where we do our best work."

seamus@thestudioofpossible.com • +44 7887 537067 • thestudioofpossible.com

FEELING.
MOMENT.
VOICE.

the studio of possible