

Presentation Executive Summary

Unlocking unprecedented loan and deposit growth with a values-based brand strategy

Offer Overview

BVK's Brand Vault is a 90-minute presentation that demonstrates the business case for why today, more than ever, a brand strategy that links your bank's aspirational mission to the *core human values* of your ideal customers is the most effective approach to driving unprecedented business growth.

With insights backed by data from a ten-year study of more than 50,000 companies around the world, we'll reveal how this strategy will equip to you to measurably **outperform the market**, dramatically **improve your ability to recruit and retain top talent, build extraordinary customer loyalty**, and position you to **thrive when the next economic winter comes around**. All without having to substantially increase your advertising spend.





Competitive Pressure is Rising, while Market Potential is Being Squandered

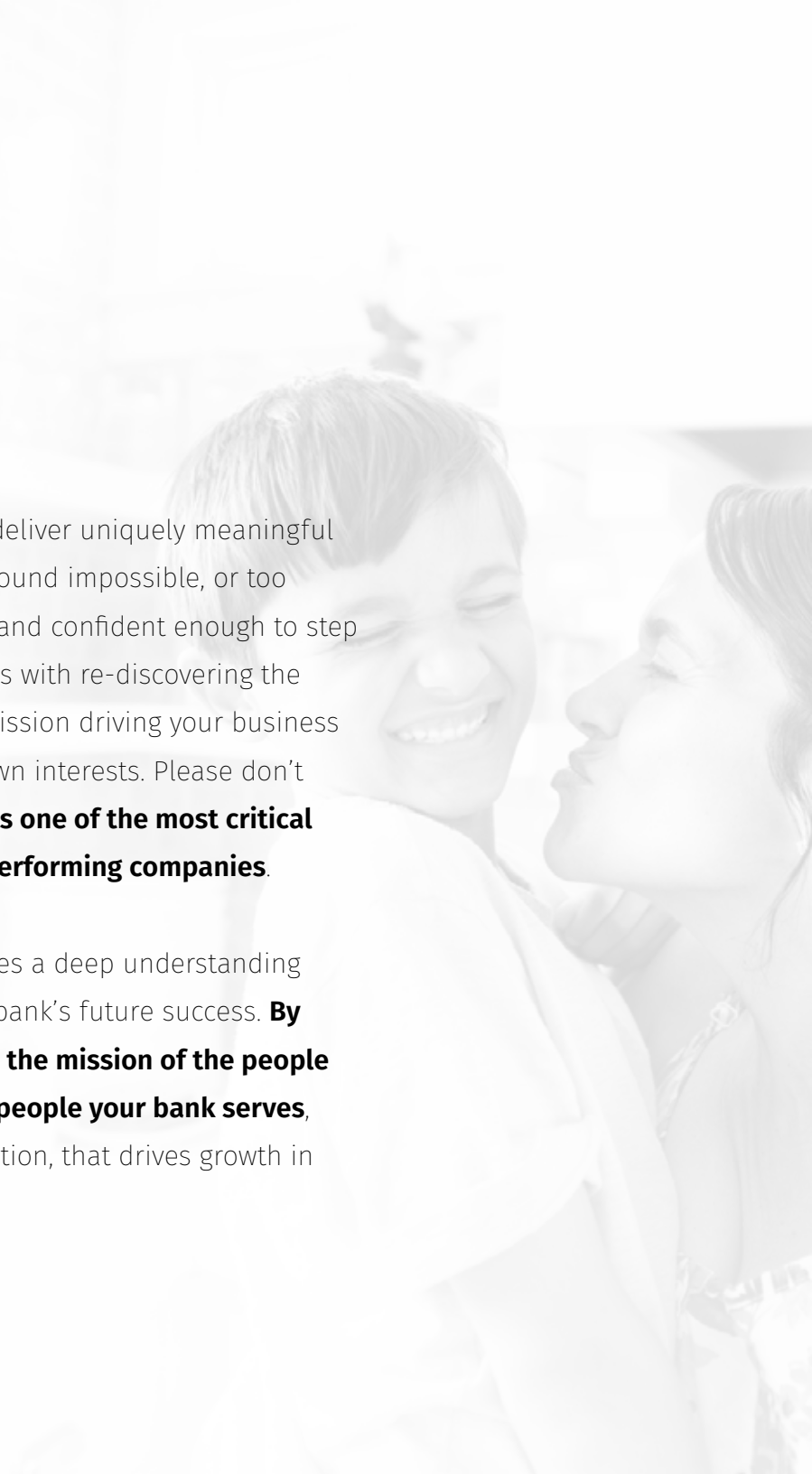
Look around the category and you will see disruptive innovation, shattered category conventions, regulatory volatility, and a massive influx of competitors who are changing consumer expectations. Amidst this chaos and opportunity, **many banks are cautiously sitting back, “waiting to see how it all plays out.”** Meanwhile, their primary services become more commoditized and digitized, and the value of relationships gives way to the speed of transactions for a busy, mobile customer base. The result? Spending more and more money to simply sustain existing business levels, all the while hoping the economy and current administration favors margin potential. **Risky gamble.**

In this new world of excess supply and insufficient demand, aggressively trying to outcompete on the service features, benefits and “best practices” that have been historically relied on will be extremely costly and at best, produce marginal growth. This is certainly not enough to position your organization for long-term success. If **you want to truly outcompete and capitalize on the current market potential, your bank needs to ambitiously transform its thinking.**

The Antidote: Distinct & Meaningful value

To achieve the growth you need, your bank will need to deliver uniquely meaningful value to your customers in a way others don't or can't. Sound impossible, or too disruptive? It's not. But your leadership must be hungry and confident enough to step outside the safety of old category conventions. This starts with re-discovering the core purpose of your organization. In other words, the mission driving your business must represent a cause or belief much bigger than its own interests. Please don't misinterpret this for some sort of altruistic charity. **This is one of the most critical ingredients consistently found in the world's highest performing companies.**

But it is only part of the recipe. The other big part involves a deep understanding of the ideals driving the people most important to your bank's future success. **By positioning the brand on a core human value that links the mission of the people inside the bank with the core beliefs and needs of the people your bank serves,** you'll be positioned to create smart, value-driven innovation, that drives growth in both traditional and non-traditional sources.



The Secret of Value-Based Positioning

As human beings, we use our values to determine our own sense of right and wrong, to make choices about who we are as individuals, and who we want to become. Because these values represent the guiding principles we use to navigate our lives, we either consciously or unconsciously gravitate towards brands that reflect those values. Why?

Companies that position on a potent human value become the antidote for what their customers crave more of, or feel is missing in their lives.

For example, in its prime, Harley-Davidson positioned itself on the value of “Freedom,” not gas mileage or digital instrument clusters. They did this because it not only represented their DNA and belief system, but they also understood their ideal customer—the guy going through a mid-life crisis—craved freedom from all the responsibilities in his life. When a brand can fulfill a craving like this, its value to the customer has almost nothing to do with the product or service it sells, allowing the brand to become far more powerful and profitable.



Why You Need This

Ask yourself, how much faster is your organization capable of running simply to achieve marginal growth? Once the economy self corrects, will your rates of demand deposit and loan growth be enough to generate the ROE the board and shareholders expect? If you worry about these issues, you're not alone.

In the context of our 90-minute session **we will run a real-time simulation based on three questions to assess the upside opportunity of pursuing a values-based brand**, and the risk of standing still:

1. Do we have a clearly articulated purpose that allows us to deliver added value to our audiences in a way no one else is doing or is capable of?
2. Do customers experience us in ways that are clearly and meaningfully different from competitors?
3. Can we credibly deliver and defend on the claims of what makes us meaningful?



By Attending Our Complimentary Presentation, You Will:

- Gain understanding and insight into the business case behind this approach, including the impact on market performance.
- Participate in a “simulation model” that identifies the upside opportunities and downside risks of not pursuing a values-based brand.
- See new pathways to align marketing, operations and business strategy to create extraordinary experiences that can increase customer loyalty and multi-line, high-value sales.
- Understand how a strong brand aligned with customer values can be a catalyst for internal operating model improvements, innovation and a reinvigorated, highly-productive culture.

For more information or to schedule this no-cost presentation, please contact

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