

**Case Study**

# **Barclays Forward Campaign**

A proposal of a six-month integrated digital marketing campaign

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**Word count: 2850**

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# 1. INTRODUCTION

Founded in 1690, Barclays is one of the biggest and most established financial institutions in the United Kingdom. Throughout its history, Barclays has consistently evolved, incorporating technological changes and innovation, introducing the UK's first debit card and cashpoint, to contactless ways to pay, postal statement deliveries, and developing advanced mobile banking systems. However, the UK's banking landscape is ever evolving, with 75% of UK adults using mobile banking (Statista, 2025).

The emergence of challenger banks such as Monzo, Revolut, and Starling has greatly changed the behaviour of graduates in banking. These brands offer rapid and swift onboarding, spending and budget insights with budgeting tools, personalised user experiences through their digital-first banking system, and exploiting the strong reach to young generations in today's digital era. As a result, Barclays, being perceived as traditional despite its heritage and credibility, is often tagged by younger users as outdated, more corporate than personal, and less relevant to modern financial lifestyles.

Alongside this, graduates tend to remain loyal to the bank they had an account with during their university period. Moreover, around 45% of students do not open student bank accounts at all, favouring Monzo or Revolut due to their superior digital experiences and low financial confidence among Gen Z in general (DMA, 2026; HSBC, 2025). This is a very strong shift in banking perspectives as 1 million graduates enter the workforce every year in the UK (ONS, 2025).

Barclays Higher Education Account offers many benefits, including a £175 switching incentive, arranged overdrafts up to £1,500, budgeting tools, and all the benefits of Blue Rewards. However, graduates are less knowledgeable of these offers, often overlooking or not differentiating well, leading to declining onboarding.

This report proposes a six-month integrated digital marketing campaign - "Barclays Forward". This campaign is designed to reposition Barclays as a modern and financially supportive banking partner for graduates entering early professional life.

With a £500,000 budget, the campaign is designed to strategically appeal to young graduates across every touchpoint by shifting perceptions. Ultimately, the goal is to acquire 10,000 new sign-ups for the Barclays Higher Education Account at the end of the six-month. In addition, the campaign is also designed to encourage long-term relationships through financial education,

rewards, and personalised banking experiences, ultimately increasing retention and strengthening customer life-time value.

## **2. MARKETING RESEARCH AND SITUATIONAL ANALYSIS**

The marketing research is done using academic frameworks and models to analyse the factors impacting the banking landscape and identify the challenges. These frameworks and models include PESTEL analysis, SWOT analysis, Porter's Five Forces, and Competitor Analysis.

### **2.1 PESTLE ANALYSIS**

To understand the external influence on Barclays, a thorough PESTLE analysis is done as follows:

#### **Political**

Barclays is required to comply with the "Smarter Regulatory Framework" (Prudential Regulation Authority, 2025). This PRA-led Post-Brexit divergence is forcing banks, including Barclays, to comply with maintaining liquidity and adjusting service offerings.

#### **Economic**

Inflation, rising cost-of-living, and student debt are turning graduates more toward prioritising financial guidance and budgeting support (ONS, 2025).

#### **Social**

Gen Z consumes high social media content, prefers convenience and rewards (Deloitte, 2025). They are highly connected through digital means, which has become a high discovery avenue for financial services and learning.

#### **Technological**

Growth in AI and mobile banking has become a key mediator in the banking landscape (Accenture, 2025). These are the DNA of Challenger banks that have accelerated consumer expectations. Barclays must compete not only on financial value but also on user experience.

#### **Legal**

GDPR compliance is a must for any organization in the UK. It is crucial for maintaining public trust (ICO, 2024).

#### **Environmental**

Mandatory UK Sustainability Reporting Standards (SRS) are compulsory, ensuring green resource usage and linking capital health to carbon footprints (HM Treasury, 2025).

## 2.2 SWOT ANALYSIS

The SWOT analysis gives a clear understanding of the position of Barclays compared with its competitors. The following Figure 1 demonstrates the analysis.

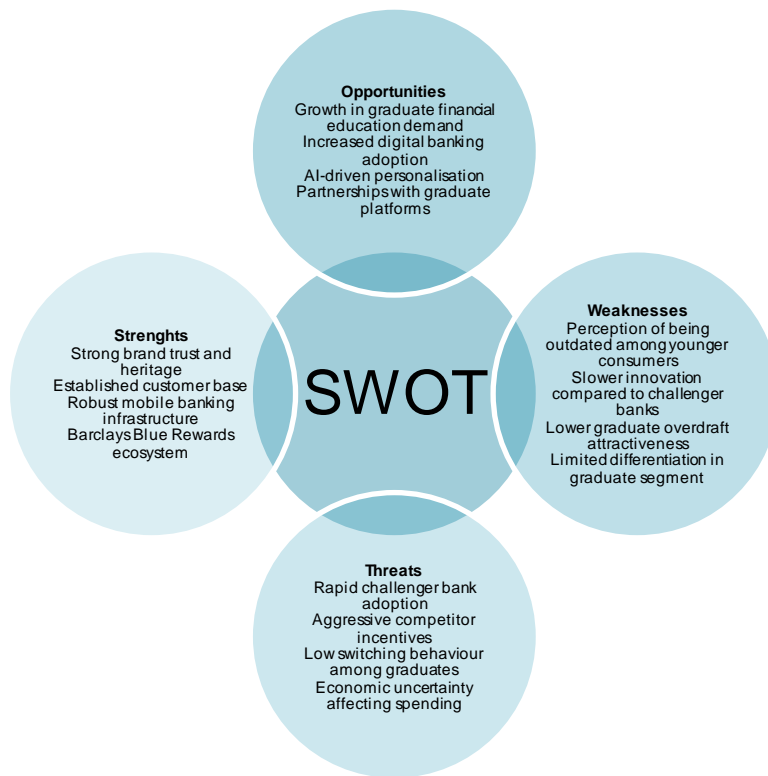


Figure 1: SWOT Analysis

## 2.3 COMPETITOR ANALYSIS

Barclays competes with both traditional banks, such as HSBC, TSB, and Lloyds, and challenger banks such as Monzo, Revolut, and Starling. Traditional banks compete through offering overdraft incentives, rewards, and reduced interest rates on loans. However, challenger banks compete with much higher differentiation with superior digital-first experience, functionality, budgeting tools, and transparency. Some examples include:

- Monzo, which provides real-time notifications on spending, saving, and budgeting guides.
- Revolut, which offers a premium app experience, convenient international transfers, and cryptocurrency exchanges.

The following figure illustrates a quadrant chart of the competitor mapping:

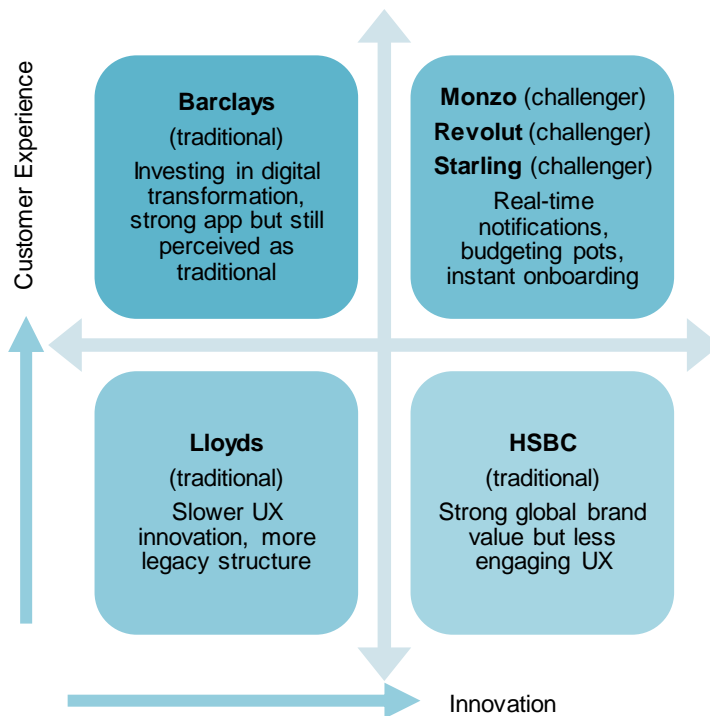


Figure 2: Competitor Mapping

## 2.4 PORTER'S FORCES

Barclays faces intense rivalry from Traditional banks and Fintech platforms, high switching power of customers due to easy onboarding, access, and information ingest and high competition from new entrants such as Monzo and Revolut. 40% of UK consumers use a digital-only bank (Finder, 202).

## 2.5 PRIMARY AND SECONDARY RESEARCH

This report is completed with secondary data analysis and proposed primary research. While 54% of consumers are willing to switch, 61% of them are unaware of Barclays Rewards, and 68% are actively seeking budgeting tools (Accenture, 2025; Deloitte, 2025; ONS, 2025; Statista, 2025). This indicates low awareness due to communication failure rather than product weakness. The core problem for Barclays is the perception it has among consumers as “traditional”, often overlooking its capabilities as a digital driver. Moreover, 72% of users prefer rewards over interest rates (Fintech Global, 2026). These indicate a need for a shift from product-led to value-led and experience-led positioning.

Therefore, the key problem statement addressed within this report is:

***How might we reposition Barclays' Higher Education Account as a digitally competitive, value-driven solution for recent UK graduates, building trust, financial confidence, and***

**long-term engagement while addressing low awareness, weak differentiation, and strong challenger bank competition?**

A key qualitative insight is as follows:

*“I use Monzo daily, but I don’t trust it for long-term money.”*

This opens an opportunity for Barclays to bridge the trust and usability gap. With consideration of all research and insights, the following can be strategically implemented in the campaign:

- Awareness-led channels (TikTok, influencers) prioritised
- Financial Health Score & budgeting tools introduced
- Educational content (salary guide, CRM journeys)
- Barclays’ heritage leveraged in positioning

The following table shows the primary research proposed for future campaigns for more accuracy and strategic efficiency:

Table 1 : Primary Research proposals

Primary research	Count (n)	Reason
Survey (Quantitative)	n = 100	Provides directional behavioural trends (Saunders et al., 2019).
Interviews (Qualitative)	n = 10	Offer deeper insight into financial attitudes and emotional drivers (Saunders et al., 2019).

## 2.6 POSITIONING

Barclays is positioned as a hybrid between challenger and traditional banks, which aligns with the consumer's increasing needs of integrated financial ecosystems rather than standalone products (PwC, 2025). The value propositions of Barclays are stated as follows in the following figure 3:

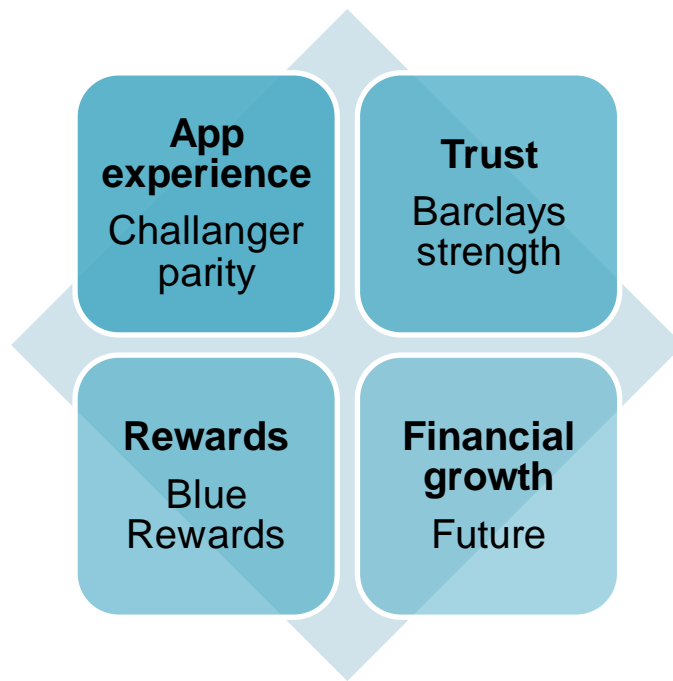


Figure 3: Value Proposition

### 3. TARGET AUDIENCE AND CONSUMER PERSONAS

#### 3.1 SEGMENTATION, TARGETING AND POSITIONING (STP)

The segmentation is based on Lauterborn’s 4Cs Framework, shifting focus from product to customer value (Kotler et al., 2021). While the 4Ps framework, i.e., Product, Price, Placement, and Promotion, is effective, the nature of the value-led proposition by young consumers required an in-depth customer analysis using the 4Cs as follows:

Table 2: The 4Cs Framework

Consumer Value	Cost	Convenience	Communication
Financial guidance ((ONS, 2025)	Low fees and rewards (Deloitte, 2025)	Mobile-first (Statista, 2025)	Personalised (Järvinen and Karjaluoto, 2015)

Primary targets for this campaign are identified as UK graduates aged 21–27 who have completed higher education within the past three years, who are digitally native, and are entering early professional careers. These consumers value convenience, flexibility, personalisation, and trust. In addition to demographics, the campaign also utilizes behavioural characteristics and emotional drivers. Overall, the objective is to create multiple personas to better understand the strategic outcome of the big idea laid afterwards.

## 3.2 CONSUMER PERSONA

Based on the 4Cs Framework, the following two personas are created as they reflect the behavioural and emotional characteristics identified through graduate financial trends and digital consumer behaviour. The following Figure 4 illustrates the persona cards not just identifying demographics but also their behavioural characteristics and emotional drivers.

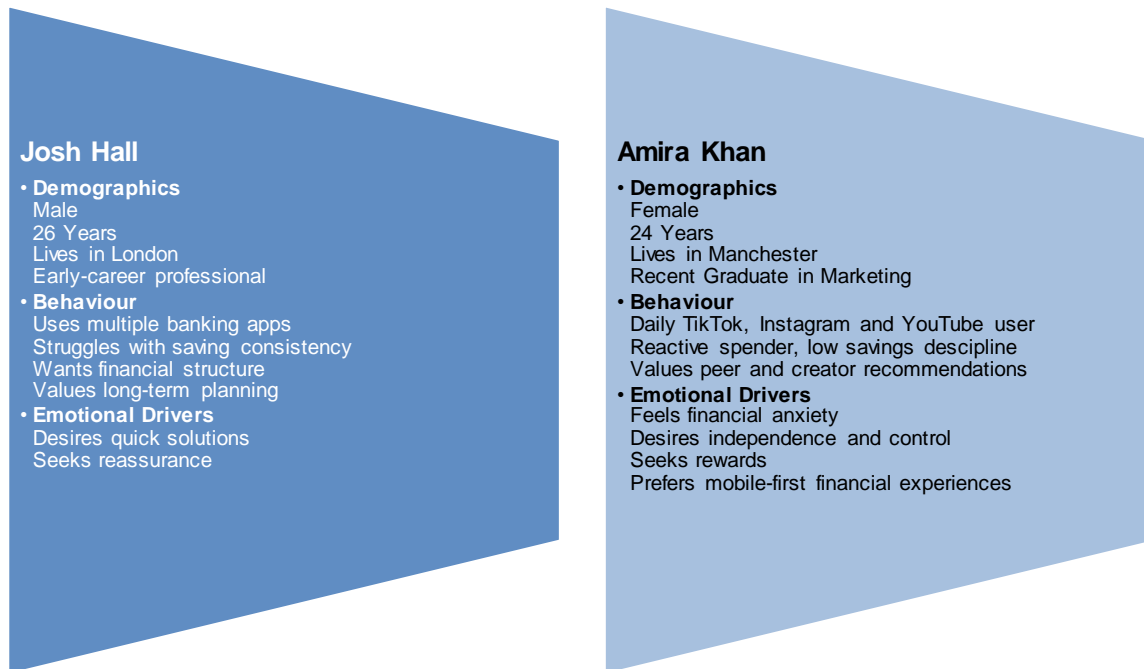


Figure 4: Consumer Personas

Josh represents early-career professionals seeking long-term value for financial spending. He informs about long-term propositions, app usage, and reassurance.

Amira represents digitally native graduates who are comfortable with digital banking but lack long-term financial support. She informs messaging, channel selection, and creative execution.

## 4. DIGITAL MARKETING STRATEGY

### 4.1 CAMPAIGN BIG IDEA

***“Barclays Forward” is proposed campaign positioning Barclays as a financial partner helping graduates into their transition to professional endeavours.***

*Proposed Tagline:*

***From First Salary to Financial Confidence***

The key campaign message is:

## ***“Take control of your money from day one.”***

Supporting messages include:

- Track your money
- Earn rewards, built for your first salary
- Build better habits

The campaign challenges the perceptions of “traditional” banking by combining financial empowerment, education and digital convenience.

### **4.2 RACE FRAMEWORK STRATEGY**

The RACE Framework (Reach, Act, Convert, Engage) is selected as the core mechanism for the customer journey due to its strong alignment with digital journeys and strategic benefits on performance tracking (Chaffey and Ellis-Chadwick, 2019).

This framework is also implemented in the campaign structure, considering the behavioral objectives, stated as follows:

- Sign up for a Barclays Higher Education Account
- Use the Financial Health Score tool
- Engage with budgeting content
- Refer to at least one peer
- Maintain active account usage (6 months)

#### **Implementing the Big Idea**

The campaign is strategically divided into four phases corresponding to each of the stages in the RACE journey, with the channel improvisation including the type of media, tactical breakdown of timeline, content, and creative strategy focusing on storytelling, value co-creation, and emotional narratives, which have been shown to enhance interaction in digital marketing (Holliman and Rowley, 2014).

#### **Reach Stage - Awareness and Perception Shift**

The objective of the Reach stage is to build awareness and shift perceptions of Barclays towards a modern and relevant banking avenue from the very first exposure. This will run for the first 1-2 months to allow at least 200,000 consumers to enter the funnel. View Figure 5 to view the reverse-engineering funnel that shows 200,000 is an optimum target number:

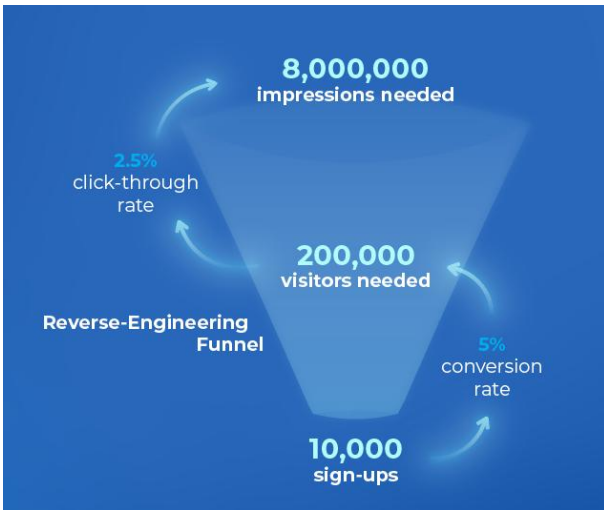


Figure 5: Reverse-Engineering Funnel

*Paid Social Media - Paid*

TikTok, Instagram Reels, and YouTube pre-roll advertisements will be used to deliver short-form educational and relatable content focused on graduate financial realities, as Gen Zs are highly influenced by social-first media consumption. Figure 6 shows the proposed content and creative directions:

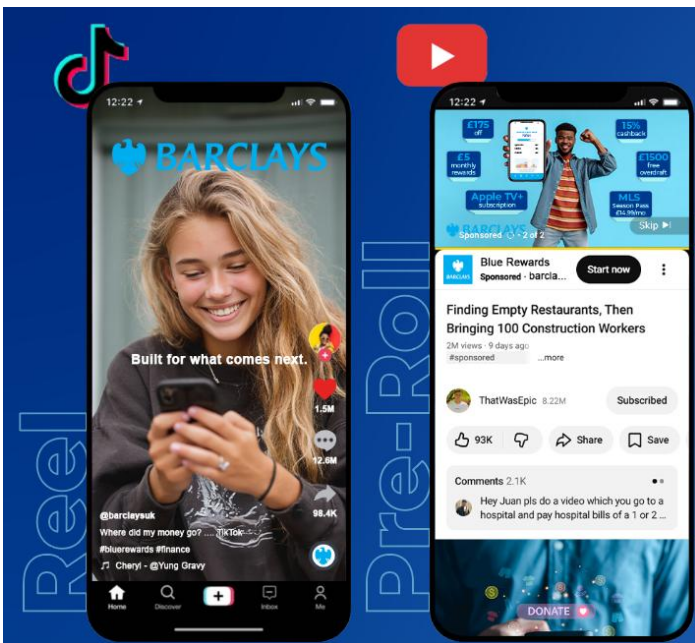


Figure 6: Paid Social Media Ads

*Influencer Marketing - Paid*

Micro and nano-finance influencers and “finfluencers” such as Poku Banks and Nischa Shah will be reached out to improve trust and relatability, as recommendations from them are perceived as

more authentic than traditional advertising (HubSpot, 2023). Figure 7 demonstrates an influencer's content for TikTok, demonstrating the Barclays app feature “Financial Health Score”:

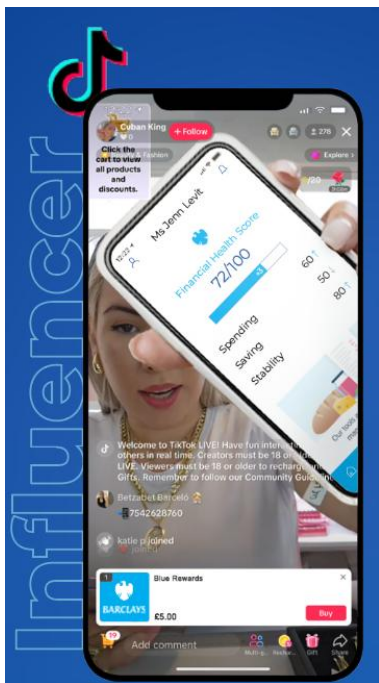


Figure 7: Influencer Marketing

### *Digital Partnerships - Partnership*

Barclays will partner with Student platforms, Grad job boards, and TopCashback-style affiliates through affiliate marketing and co-marketing campaigns as it increases credibility and embeds Barclays within graduate-focused digital ecosystems. Figure 8 shows three identified platforms with a focus on authenticity, "edutainment", and community integration rather than traditional advertising that can be utilized for Barclays Forward (Student Beans & Seed, 2026).

<p><b>The Student Room (TSR)</b> UK's largest student community, a primary search, high-trust environment researching financial products and seeking peer advice.</p>	<p><b>Hype Collective</b> Agency-led leader in co-creation, with thousands of vetted student influencers to produce high-impact User Generated Content (UGC).</p>	<p><b>Perlego</b> An "online library" platform that provides a tangible value-add to the student lifestyle by offering access to millions of textbooks.</p>
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Figure 8: Potential Digital Partnership Platforms

### *Digital PR and Advertorials – Paid/Earned*

Sponsored financial well-being articles and graduate money guides will appear on trusted media and finance platforms as it improves trust and authority (Edelman Trust Barometer, 2025)

### **Act Stage - Engagement and Financial Education**

The Act stage focuses on driving interactions and increasing financial confidence. It's recommended to run for 2-4 month.

### *Financial Health Score Tool - Owned*

Providing accurate and personalised financial assessment on spending, saving, and stability, this interactive feature of the app, when completed, will identify the financial insecurities for graduates, providing personalised value (Järvinen & Karjaluoto, 2015). The following Figure 9 illustrates the proposed feature:

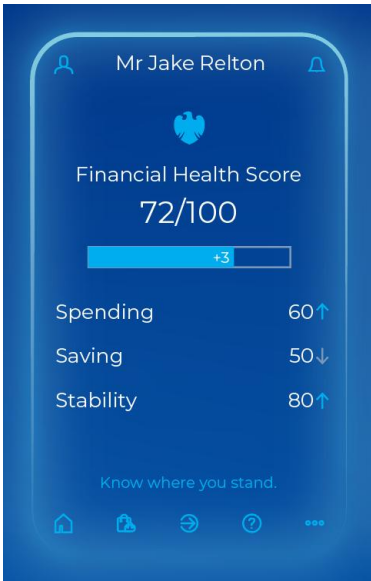


Figure 9: Barclays Financial Health Score Feature

### *Budget Calculator - Owned*

A very handy tool that will help users with their salary allocation, rent planning, and savings opportunities. Figure 10 demonstrates the feature:



Figure 10: Barclays Budget Calculator Feature

### *First Salary Survival Guide - Owned*

This content hub will include post series, downloadable guides, and short-form social content providing practical financial advice, helping users with financial education and dos and don'ts.

Figure 11 demonstrates this:

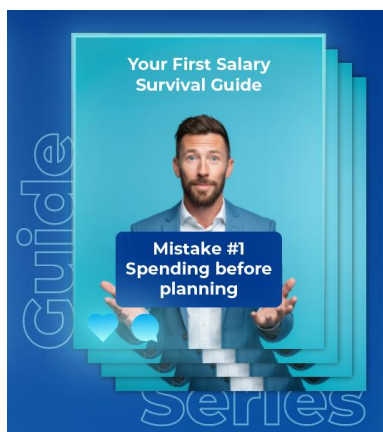


Figure 11: First Salary Survival Guide

### *Personalised Landing Pages - Owned*

Landing pages tailored to career stage and financial goals will improve engagement and increase relevance. View Appendix A for similar examples of a personalised landing page.

### *Content Marketing – Owned/Earned*

Regular posting of videos, guides, and user-generated content will build trust through education, particularly important for financially uncertain graduates (Forbes, 2023). The campaign key and supporting messaging or similar will be used.

### **Convert Stage - Acquisition**

The objective of this stage is to convert 10,000 users into Higher Education Account sign-ups. This conversion push will run from months 3 to the end of the campaign.

### *PPC Advertising - Paid*

Google Search campaigns targeting high-intent searches such as “best graduate bank account UK” and “graduate banking rewards” will expose Barclays to users actively comparing financial options. Figure 11 demonstrates the SERP lookalike:

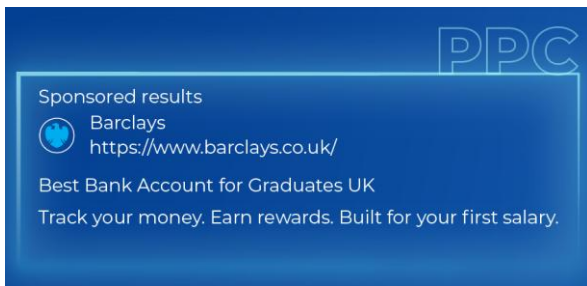


Figure 12: Barclays Sponsored Ad in SERP

### *Retargeting Campaigns - Paid*

Display and paid social retargeting, highlighting offers and USP, will re-engage users who previously interacted with Barclays content or landing pages, significantly improving conversion.

Figure 13 demonstrates a paid social ad:

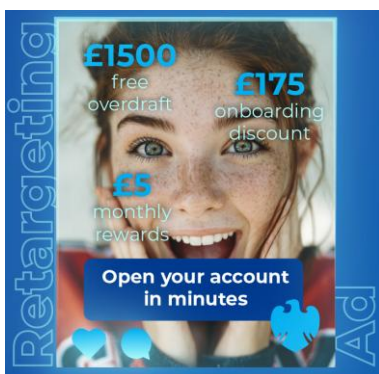


Figure 13: Retargeting Ad

### *Conversion Rate Optimised (CRO) Landing Pages - Owned*

Dedicated conversion-focused landing pages with clear direction to CTAs while highlighting rewards, budgeting tools, and cashback incentives will simplify sign-up processes. View Appendix B as an example.

### *Affiliate Marketing – Partnership/Paid*

Performance-based partnerships with graduate platforms and cashback providers by offering quick onboarding to the affiliate program and link generation on the Barclays website will ensure efficient customer acquisition.

### **Engage Stage - Retention and Advocacy**

Retention allows higher customer lifetime value through future financial products, including loans, mortgages, and investments, building loyalty and referrals. It is a proposal from months 4 onwards, after significant sign-ups are registered.

### *Email Onboarding Journeys - Owned*

Automated onboarding emails will not only give a warm welcome touch but also educate users about account benefits, Blue Rewards, and app features. Figure 14 illustrates such an email with content direction:

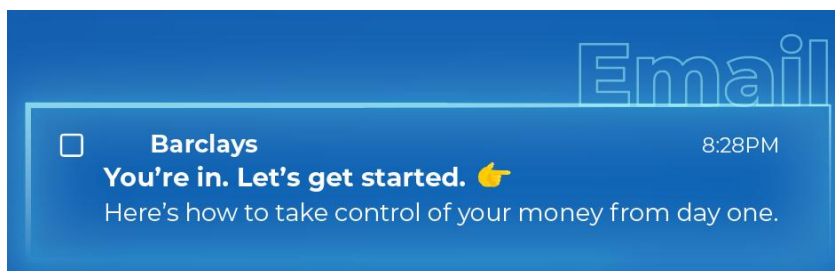
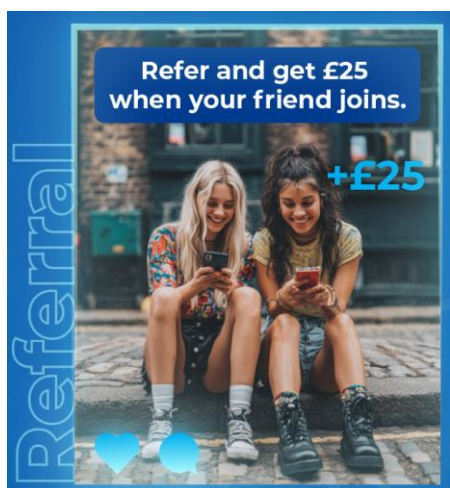


Figure 14: Onboarding Email

### *Referral Incentives – Earned/Owned*

Create posts and content to encourage customers to refer friends to receive reward incentives, strengthen advocacy, and increase peer-driven acquisition. Figure 15 demonstrates this:



### *App Gamification - Owned*

Behavioural nudges by offering savings streaks, budgeting milestones, and reward-based progress systems will improve long-term habit formation and engagement (Thaler and Sunstein, 2008).

### *AI-Powered Personalisation - Owned*

AI can be integrated into Barclays' mobile app to identify behavioral patterns and provide personalised savings recommendations, spending alerts, and tailored financial insights.

### *Digital Messaging - Owned*

Push notifications and in-house email, WhatsApp, and SMS updates will maintain ongoing communication.

A phase-by-phase summary is shown in figure 15:

Phase 1	Phase 2	Phase 3	Phase 4
<b>Awareness &amp; Perception Shift</b> 1-2 month TikTok & Instagram Reels ads YouTube pre-roll ads Influencer content Partnership and affiliate Digital PR adverts	<b>Engagement &amp; Education</b> 2-4 month Financial Health Score Budget calculator First salary survival guide Personalised landing page Content and UGC	<b>Conversion push</b> 3-6 month PPC Retargeting ads Conversion focused landing page Affiliate partnerships	<b>Referral &amp; Retention</b> 4-6 month Email onboarding journeys Refer-a-friend incentives Automation and messaging AI-powered personalisation App gamification (savings streaks)

Figure 15: Phase-By-Phase Summary of The Campaign

## 5. KPIS AND MEASUREMENT METHODS

The KPIs are identified with the core principle of spending most where conversion is highest, but awareness feeds the funnel (Stengel, J., Lamberton, C. and Favaro, K., 2023). Using the reverse-engineering funnel demonstrated in Figure 5, the KPIs demonstrated in the following table 3 are identified across the RACE journey as the measure of campaign success.

Table 3: KPIs

KPIs	Target	Stage
Impressions	8-10M	Reach/Awareness
Site Visits	200K	Act/Engagement
Sign-ups	10K	Convert/Goals
CPA	Under £50 ((£500K/10K=£50) This is realistic for banking (McKinsey, 2025))	Convert/Goals
Retention	20%	Engage/LTV
Referral and Participation	15%	Engage/LTV

### Measurement Tools

The campaign will utilise:

- Google Analytics 4
- Meta Ads Manager
- CRM dashboards (HubSpot)
- Email automation analytics
- UTM tracking links
- Heatmapping and CRO analysis tools

Data collection will follow GDPR and FCA compliance standards to maintain trust and privacy.

## 6. TACTICAL PLANS AND FINANCIAL PROJECTIONS

### 6.1 CAMPAIGN BUDGET ALLOCATION

The £500,000 campaign budget has been allocated strategically across awareness, engagement, conversion, and retention activities. The largest allocation of investment will go towards paid social media and influencer marketing due to graduates and Gen Z digital-first behaviour. Gradually, the budget allocation shifts towards conversion optimisation, CRM automation, and retention to maximise customer lifetime value.

Table 4: Budget Allocation

Channel	Budget
Paid Social Media	£140,000
Influencer Marketing	£90,000
PPC & Retargeting	£80,000
Content Production	£60,000
Digital Partnerships	£50,000
Experiential Activity	£40,000
Digital PR & Advertorials	£20,000
CRM & Messaging	£10,000

Contingency	£10,000
<b>Total</b>	<b>£500,000</b>

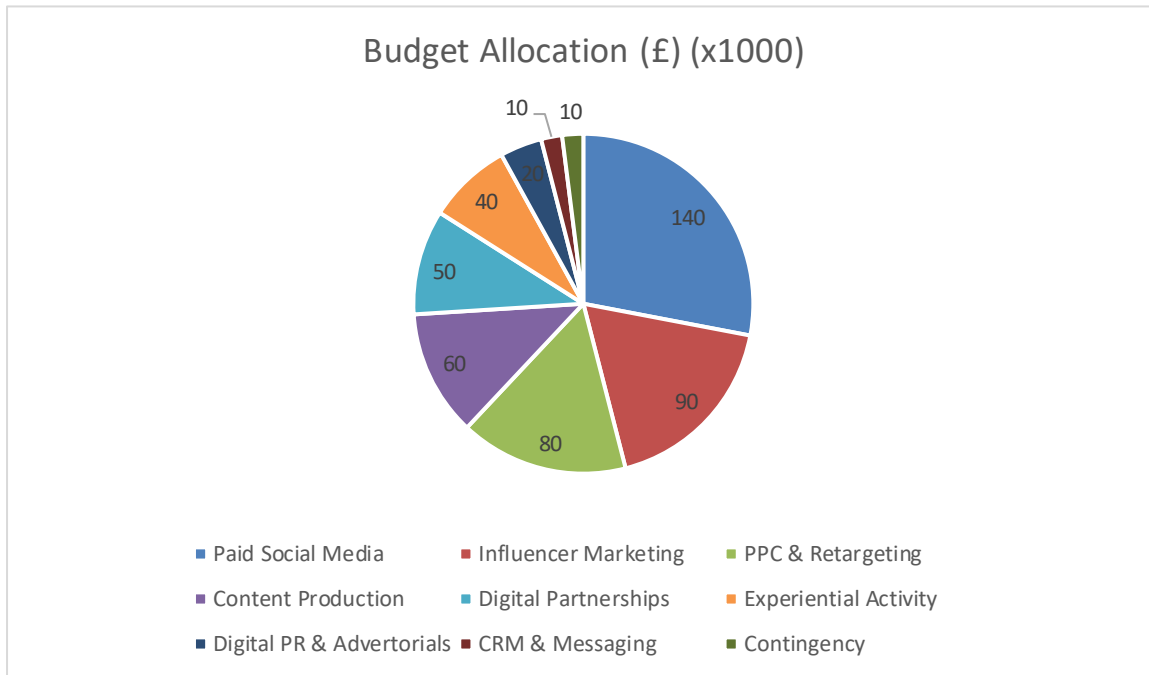


Figure 16: Budget Allocation

View Appendix C, D, E, F for Monthly Marketing Budget Summary, Acquisition Media Budget, CRM and Retention Budget, and Content Production Budget Tables.

## 6.2 MONTH-BY-MONTH BUDGET ALLOCATION

The spending is intentionally maximised during the first three months to maximise awareness and audience acquisition. Investment gradually decreases as the campaign transitions towards optimisation, retention, and referral-based growth strategies.

Table 5: Month By Month Budget Allocation

Month	Primary Focus	Budget
July 2026	Awareness launch & content production	£110,000
August 2026	Influencer amplification & partnerships	£95,000
September 2026	Engagement tools & content marketing	£85,000
October 2026	PPC scaling & retargeting	£75,000

November 2026	Retention & referral campaigns	£70,000
December 2026	Final optimisation & conversion push	£65,000
<b>Total</b>		<b>£500,000</b>

Figure 17: Month-by-Month Budget Allocation

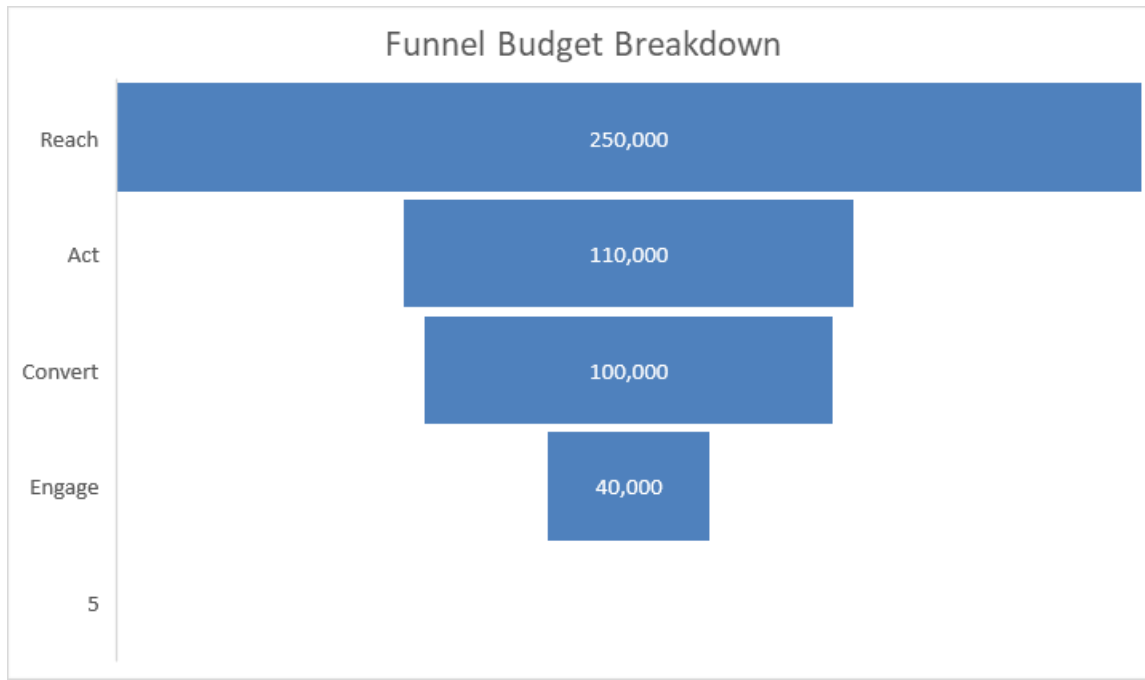


Figure 18: Funnel Budget Breakdown

### 6.3 ROI FORECAST

Considering average annual revenue per current account customer = ~£120 (McKinsey, 2025)

For 10,000 customers,

$$\text{Annual Revenue} = 10,000 \times \text{£}120 = \text{£}120,000$$

For a 3-Year Lifetime Value (LTV) assumption for all customers,

$$\text{Total LTV} = \text{£}120,000 \times 3 = \text{£}360,000$$

Calculating ROI forecast,

$$\text{ROI} = \frac{(\text{£}3,600,000 - \text{£}500,000)}{\text{£}500,000} \times 100\% = 620\%$$

This reflects industry evidence that graduate customers deliver long-term profitability through cross-selling (loans, mortgages, savings) (Accenture, 2025)

## 8. CONTINGENCY PLAN

The campaign faces several risks that may affect its performance. The following table 6 presents this:

Table 6: Contingency Plan

Risk	Contingency Response
Low conversion performance	Reallocate spend towards highest-performing channels
Negative social sentiment	Active social listening and rapid community management
Rising PPC costs	Increase focus on partnerships and organic content
Influencer partnership issues	Maintain backup creator partnerships
Data privacy concerns	Ensure GDPR compliance and transparent consent practices

A £10,000 contingency budget has been reserved for optimisation and unexpected campaign adjustments.

## 9. CONCLUSION

Due to a surge of challenger banks offering highly digitalized and personalised experiences, the UK graduate banking market has seen a shift from traditional means and is becoming highly competitive. Despite possessing high credibility, trust, heritage, and shifting to a digitalized banking largely, Barclays still gets perceived as "traditional" among young graduates, often overlooking it as less relevant compared to its fintech counterparts.

Using various research frameworks such as PESTEL, the Barclays Forward campaign addresses the core problems and proposes a reposition of the Barclays Higher Education Account to a digitally competitive, value-led, and financially empowering solution for recent graduates. The RACE Framework is implemented as the core mechanism for strategising along the customer journey. The Big Idea is then proposed by combining paid social, influencer marketing, partnerships, financial education, AI-powered personalisation, and behavioural engagement strategies, along with the messaging and creative directions to guide graduates through the funnel.

Most importantly, the campaign focuses not only on short-term sign-up acquisitions but also on building long-term relationships. Offering educational value, digital-first solutions, and personalised experiences, Barclays Forward aims to transform graduates from financially uncertain consumers into confident long-term Barclays customers.

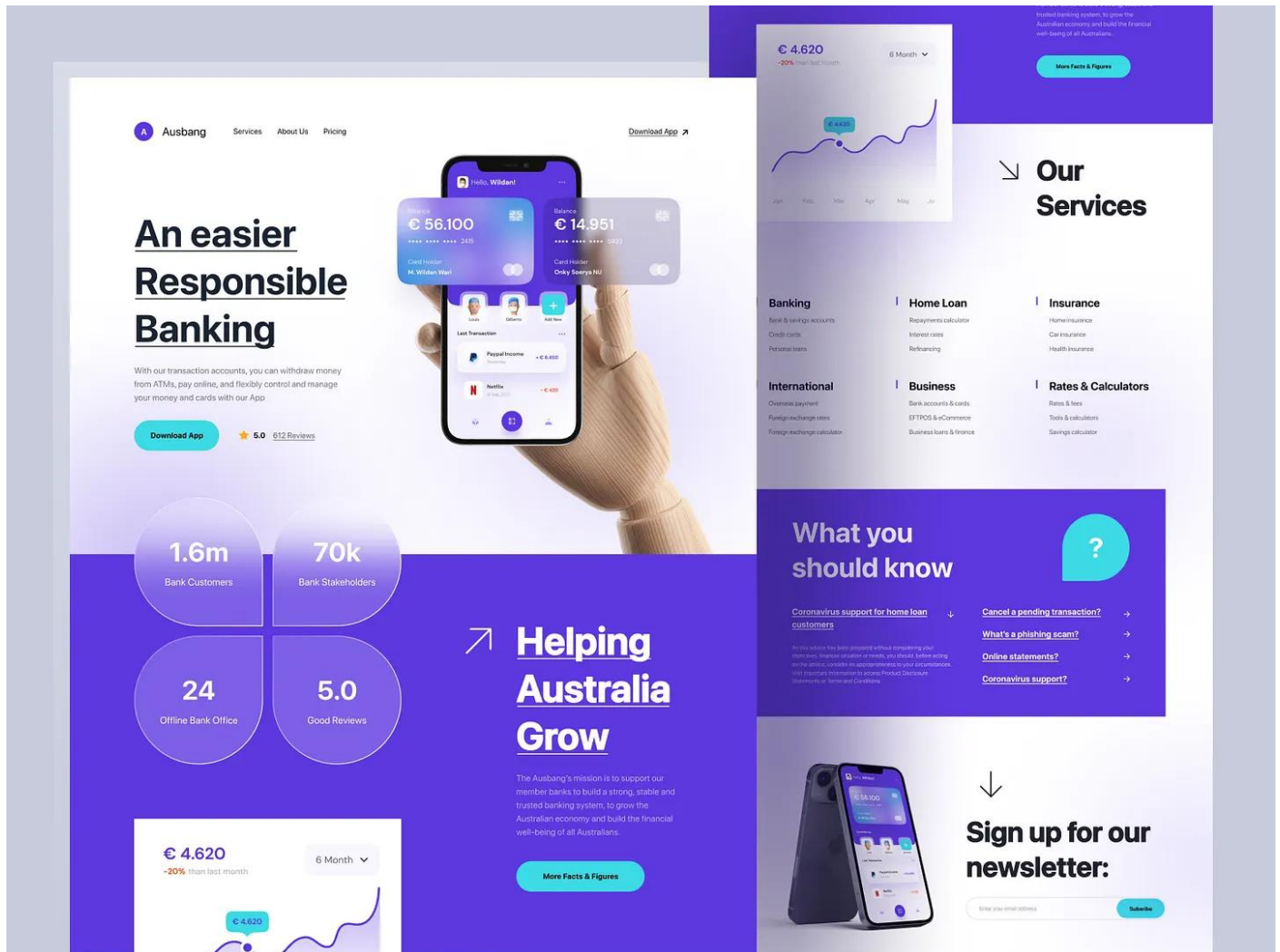
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# 10. APPENDIX

## Appendix A: Personalised Landing Page



## Appendix B: CTA Optimised Landing Page



#### Appendix C: Monthly Marketing Budget Summary

Category	Jul (£)	Aug (£)	Sep (£)	Oct (£)	Nov (£)	Dec (£)	Total (£)
Paid Social Media	40,000	35,000	25,000	18,000	12,000	10,000	140,000
Influencer Marketing	30,000	28,000	18,000	8,000	4,000	2,000	90,000
PPC & Retargeting	5,000	8,000	15,000	22,000	18,000	12,000	80,000
Content Production	18,000	15,000	10,000	7,000	5,000	5,000	60,000
Digital Partnerships	10,000	12,000	10,000	8,000	5,000	5,000	50,000
Experiential Activity	5,000	10,000	10,000	8,000	5,000	2,000	40,000
Digital PR & Advertorials	2,000	5,000	5,000	4,000	2,000	2,000	20,000
CRM & Messaging	0	2,000	4,000	2,000	1,000	1,000	10,000
Contingency	0	0	3,000	0	18,000	-11,000	10,000
<b>Total</b>	<b>110,000</b>	<b>115,000</b>	<b>100,000</b>	<b>77,000</b>	<b>70,000</b>	<b>28,000</b>	<b>500,000</b>

#### Appendix D: Acquisition Media Budget

Channel	Budget (£)	Objective
TikTok Ads	60,000	Awareness and traffic generation
Instagram Reels Ads	45,000	Engagement and social reach
YouTube Pre-Roll	35,000	Video awareness and storytelling
Google PPC	50,000	High-intent acquisition

<b>Channel</b>	<b>Budget (£)</b>	<b>Objective</b>
Retargeting Ads	30,000	Conversion optimisation
Affiliate Marketing	20,000	Performance-based acquisition
Influencer Collaborations	90,000	Trust and relatability
<b>Total</b>	<b>330,000</b>	

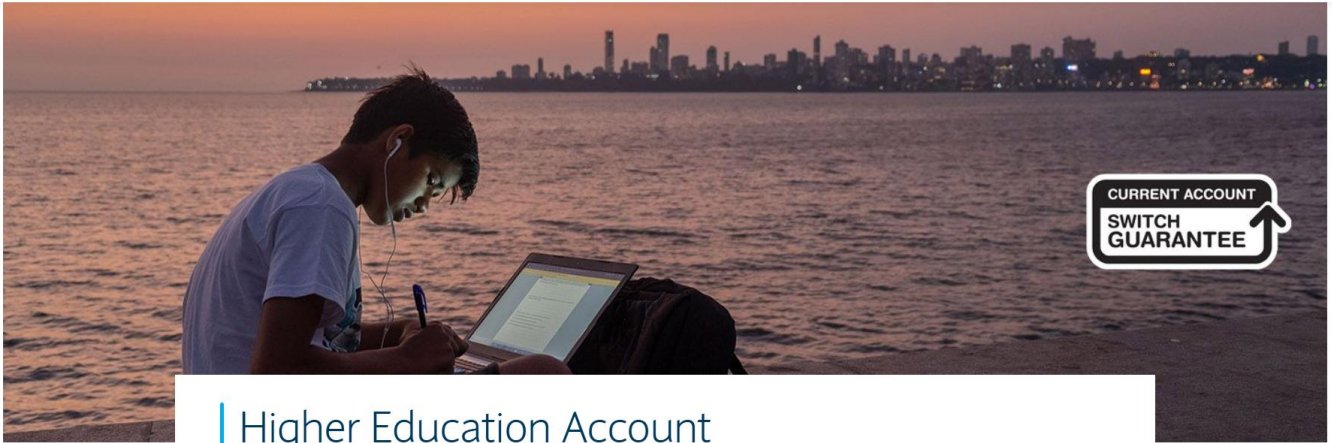
#### Appendix E: CRM and Retention Budget

<b>Activity</b>	<b>Budget (£)</b>	<b>Purpose</b>
Email Automation	4,000	Welcome and onboarding journeys
Referral Incentives	3,000	Peer-to-peer acquisition
Push Notifications	1,500	Re-engagement
WhatsApp/SMS Messaging	1,500	Behavioural reminders
<b>Total</b>	<b>10,000</b>	

#### Appendix F: Content Production Budget

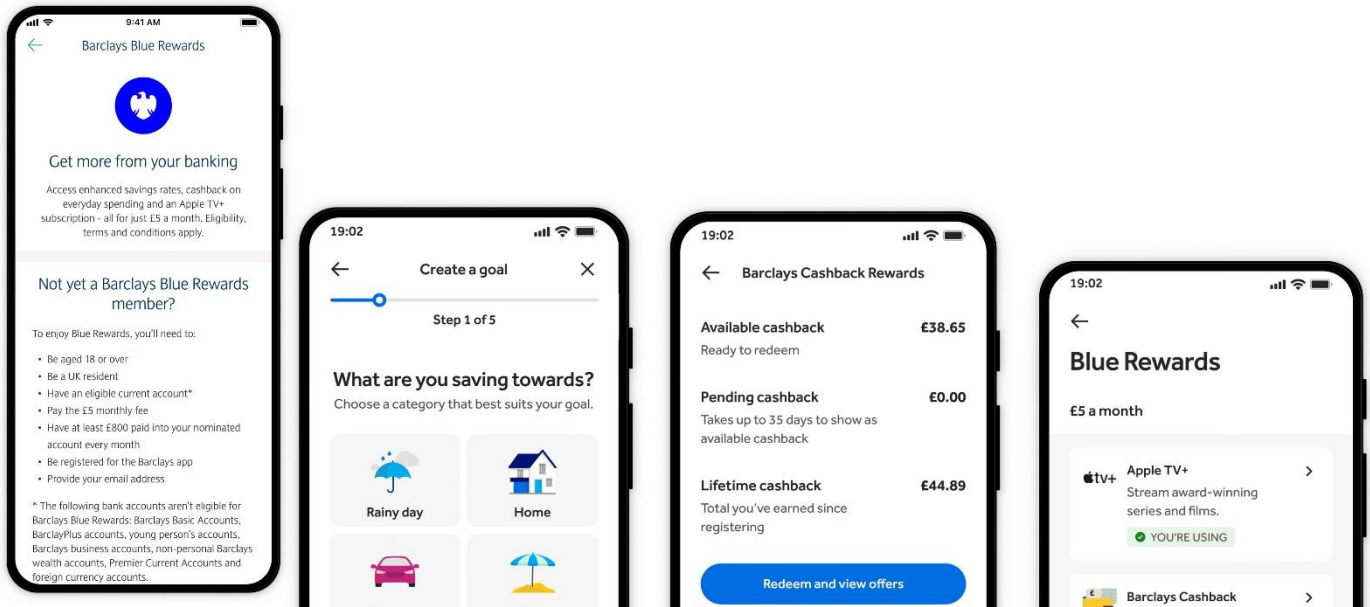
<b>Item</b>	<b>Budget (£)</b>
Video Production	20,000
Motion Graphics & Animation	12,000
Graphic Design	8,000
Social Media Creatives	10,000
Landing Page Design	5,000
Copywriting & Content Development	5,000
<b>Total</b>	<b>60,000</b>

#### Appendix G: Barclays Higher Education Account Page



Higher Education Account  
Helping graduates with life

### Appendix H: Barclays Blue Rewards



### Appendix I: Monzo v Revolut App interface Comparison



### Monzo Bank - Mobile Bank...

Personal & business accounts

★★★★★ 135K

OPEN



### Revolut - Mobile Finance

Travel, transfer and exchange

★★★★★ 558K

OPEN

