naehas

CONTENT ORCHESTRATION

How Financial Institutions Grow Revenue by Getting Relevant, Compliant Offers to Market Faster

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Executive Summary

Financial institutions are leaving measurable revenue on the table, and it's not because they lack strategy, customer data, or ambition. The operational infrastructure required to get relevant, compliant offers to market at the pace the business demands simply does not exist in most institutions. Boston Consulting Group (BCG) research shows that banks modernizing offer execution achieve a 20 to 30% revenue lift from addressable marketing; Capgemini benchmarks show leading banks convert offers at nearly double the rate of average institutions. [BCG, 2023; Capgemini Research Institute]

Most banks and credit unions already have the data, the segmentation models, and the intent to deliver highly relevant, individualized experiences. **What they lack is the operational infrastructure required to translate that intent into compliant, multi-channel customer interactions at scale.**

The result is a **widening gap between what marketing teams want to deliver and what their organizations can actually execute.**

Offers take weeks or months to launch. Content is recreated across channels. Compliance reviews introduce delays and uncertainty. And revenue opportunities stall under the weight of fragmented systems and manual processes.

This is not a marketing problem. It's a revenue problem.
The missing layer? Content orchestration.

Content orchestration is the system that governs how content is created, reviewed, assembled, and delivered across every channel from a single, controlled source of truth. It replaces fragmented workflows with a unified, auditable process that enables teams to get relevant, compliant offers to market faster.

At the center of this system is content assembly: the capability that brings it all together. Assembly is where governed content (rate terms, regulatory disclosures, approved offer language) and non-governed content (segment-specific messaging, campaign copy, channel-specific creative) converge into a single, compliant, preview-ready document. It is the operational moment where strategy becomes a customer-ready asset. Most financial institutions handle this step manually, stitching together components across systems, spreadsheets, and email chains with no systematic control over what makes it into the final version. Content orchestration replaces that process with a governed, AI-assisted assembly workspace where every element is traceable, every disclosure is rules-selected, and every output can be previewed before it ever reaches a reviewer or a channel.

For CMOs, this means campaigns that clear compliance faster. For Chief Compliance Officers, it means reviewers confirming rather than reconstructing. For Chief Product Officers, it means rate changes and product updates that propagate automatically across every variant. And for VP Marketing Operations, it means the manual coordination tax, the hours spent chasing approvals, reconciling versions, and rebuilding assets across channels, is replaced by a single, auditable workflow.

With content orchestration in place, financial institutions can:

- Get relevant offers to market in days instead of months and capture the revenue window before it closes [Capgemini Research Institute: leading banks deliver offers in 5 days vs. 60-day industry average]
- Eliminate compliance delays that stall campaigns and erode conversion
- Deliver consistent offers across every channel and stop losing customers to inconsistent experiences [J.D. Power 2024: 13% of retail bank customers plan to switch in the next 12 months]
- Scale offer volume without scaling cost and grow revenue without growing headcount [Naehas client results: 145% offer volume increase with same team size]

This is not an incremental improvement to existing marketing technology, rather, it's a foundational shift in how financial institutions operate.

This is ultimately a revenue growth problem. The institutions that solve it first will compound that advantage over competitors still operating on legacy infrastructure. [McKinsey, Global Banking Annual Review 2024: execution has 2x the impact on TSR as market position]

This paper explains why the problem is urgent, what content orchestration accomplishes, and how leading institutions are using it to stay competitive.

01 The Execution Gap: Why Slow Offer Execution Is A Revenue Problem

Financial institutions are not losing the revenue growth race because they lack strategy. They are losing it because their infrastructure cannot execute that strategy at the speed, scale, and compliance standards the market necessitates. [BCG, 2023: more than half of financial institutions take at least 14 weeks to launch a digital marketing campaign; McKinsey, 2024: banks spend $600B on technology annually, yet productivity remains low]

Many leading institutions have invested heavily in data, analytics, and segmentation. They know the value of a relevant, timely offer, and in many cases, they can identify exactly which offer a customer should receive and when.

But that insight rarely translates into market action at scale. Too often, competitors capture the revenue window instead.

**The gap is not in understanding the customer.
It is in getting the right offer to market before the revenue window closes.**

Customer Expectations Have Permanently Reset

Today's customers compare their bank or credit union to all digital experiences, not just to other financial services companies. They expect offers that reflect their current needs, messaging that is consistent across channels, and interactions that feel coordinated rather than fragmented.

When that expectation is not met, the impact is immediate and measurable:

- Nearly half of customers say they would switch institutions for a more personalized experience. [Persado Consumer Survey, 2024, as cited in The Financial Brand, November 2025]
- 52% of banking customers report frustration with inconsistent or ambiguous communications from their institutions. [Capgemini, 2024, as cited in The Financial Brand, November 2025]
- Brands risk losing up to 38% of market share if they poorly personalize their marketing content and assets. [Gartner, as cited in Naehas, "Modernizing Offer Management," 2024]
- 72% of consumers say they only engage with personalized offers that pertain to their current needs. [Gartner, as cited in Naehas, "Modernizing Offer Management," 2024]

Relevance is no longer a differentiator. It's the baseline for staying competitive.

Offer Execution Is Breaking at the Point of Revenue

Despite clear intent and a wealth of data, most financial institutions struggle to consistently get offers to market because the systems responsible for executing marketing are fragmented.

- Content is created in one system
- Disclosures are managed in another
- Approvals happen over email and through manual workflows
- Assets are rebuilt for every channel

Each step introduces delay, duplication, and risk. What should be a coordinated, revenue-generating process becomes a series of disconnected handoffs.

The Revenue Cost of Fragmentation

Every day an offer sits in a review queue is a day it is not generating applications, activations, or balances. BCG research found that banks modernizing offer execution capabilities achieve a 20 to 30% revenue lift from addressable marketing and cut campaign cycle times by 60 to 80%. For an institution running hundreds of offers per year, the cumulative revenue impact of a 60-day average time-to-market versus a best-practice 5-day cycle is not a rounding error. It is a material number. [BCG, "How Bank CMOs Can Do More with Less," 2023; Capgemini Research Institute, "Modernizing Offer Management Systems," 2023]

Financial institutions that continue to rely on legacy offer management processes take up to twelve times as long to get a product offer from ideation to market. Institutions using legacy systems experience up to 20% lower client retention rates and up to 6% lower offer acceptance conversion rates. [Naehas Benchmarking Studies, as cited in "Modernizing Offer Management," 2024]

Up to 180 days
from ideation to fulfillment at the average bank
Capgemini Research Institute

5 days
time to market at leading banks with modern infrastructure
Capgemini Research Institute

20–30%
revenue lift from modernizing offer execution capabilities
BCG, 2023

At the same time, more agile competitors are setting a different standard. Fintechs and digitally native institutions are launching offers in near real time, adjusting messaging dynamically, and maintaining consistency across every interaction. They are not operating with better ideas. They are operating with better infrastructure.

COMPETITIVE BENCHMARK: BCG & SIMON-KUCHER (2023–2025)

More than half of all financial institutions take at least 14 weeks to launch a digital marketing campaign. Meanwhile, neobanks now capture 40% of all new U.S. account openings, growing deposits at 37% annually, 30 percentage points faster than traditional banks. BCG and QED Investors' 2025 Global Fintech Report found fintech revenues growing at 21% in 2024, more than three times the 6% growth rate of incumbent banks.

BCG, "How Bank CMOs Can Do More with Less," 2023; BCG/QED Investors, Global Fintech Report 2025; Simon-Kucher, "Neobanking in the United States," 2025.

Source: bcg.com - How Bank CMOs Can Do More with Less

INDUSTRY RESEARCH: MCKINSEY & COMPANY

The execution gap is not anecdotal. McKinsey research on personalization in banking found that only 8% of banks can apply predictive insights from machine-learning models to inform actual campaign execution and decision-making. Yet banks that successfully close the gap between insight and execution generate 5-15% higher campaign revenue and launch campaigns 2-4x faster than those still relying on fragmented processes.

"Getting Personal: How Banks Can Win with Consumers," McKinsey & Company, July 2022.

Source: mckinsey.com - Getting Personal: How Banks Can Win with Consumers

The Channel Problem Has Become a Coordination Problem

In a 2024 banking customer experience survey, 8 in 10 respondents cited "disjointed experiences moving across channels" as a leading cause of frustration. Customers move fluidly across mobile, web, email, direct mail, and branch, often within the same journey, and they expect those interactions to feel connected. [Talkdesk 2024 CX in Banking Survey, as cited in The Financial Brand, November 2025]

But internally, each channel is still managed independently. The result is inconsistent offers, misaligned messaging, and conflicting disclosures. What customers experience as disjointed communication is, in reality, a failure of coordination behind the scenes.

> **"Gen AI platforms have become trusted advisors for customers, but they only reflect the data they've been fed. If the bank's own content is fragmented, AI will echo these inconsistencies."**
>
> **Dennis Gada, EVP and Global Head of Banking and Financial Services, Infosys**
>
> Source: "The Omnichannel Gap Is Growing Faster Than Banks Can Close It," The Financial Brand, November 2025

> **"Never has there been a moment more important than now, where banks have to get truly a handle on their foundational data, and then being able to capitalize on unlocking the potential of what really is a significant sea of proprietary data that lives still in many silos."**
>
> **Nikhil Lele, EY Americas Consulting Banking and Capital Markets Leader**
>
> Source: "The Omnichannel Gap Is Growing Faster Than Banks Can Close It," The Financial Brand, November 2025

The Gap Is Widening

The challenge is no longer generating insight but rather executing on it reliably, compliantly, and at the speed required to capture revenue before the window closes. Institutions that continue to rely on fragmented processes take significantly longer to bring offers to market, convert at nearly half the rate of leading financial institutions, and struggle to maintain consistency across channels. Meanwhile, competitors built on modern architectures are accelerating. [Capgemini Research Institute: 4.5% vs. 8% offer conversion; BCG/QED Global Fintech Report 2025: fintech revenue growing 3x faster than incumbents]

02 The Real Problem Is Not Strategy. It Is Execution.

Most marketing leaders in financial services already believe in the revenue opportunity. The research supports it. The strategic intent is there. What is missing is the operational infrastructure to actually deliver it at the pace the market necessitates, across every channel, and without introducing compliance risk.

The challenge is not a shortage of ideas. It is a fragmented system. Offer strategy, content creation, compliance review, and fulfillment are owned by different teams and managed in different systems. Each handoff adds friction, delay, and lost revenue.

The Cost of Fragmentation

The frustration at financial institutions is palpable. Teams enter the same information into multiple systems. A prime rate change that should take hours to implement becomes a multi-month process because no one has complete visibility into every place the rate appears. Marketing professionals approach each new offer with anxiety, unsure which version of a disclosure is current, which channel requires which format, and whether compliance has seen this variant before.

> **"It doesn't really matter if the tool can do things faster. If a process says somebody has two weeks to review an offer, that's how long it's going to take."**
>
> **Hayat Yahia, Product Management Principal, Naehas**
>
> Source: "Can Offer Management Become a Super-Power for Your Financial Institution?" The Financial Brand, May 2025

This reveals a system and process problem rooted in legacy infrastructure that was never designed for the volume, velocity, or variety of content that modern offer-driven revenue growth demands.

Every day of delay is a day of lost revenue opportunity. At the volume most institutions operate, hundreds of offers across dozens of segments, the cumulative revenue impact of slow execution compounds quickly. Capgemini benchmarks show the average bank moves through 12 to 14 manual touchpoints before an offer reaches a customer, taking up to 180 days. Leading banks deliver the same offers in 5 days. This is a revenue gap, not just an efficiency gap. [Capgemini Research Institute, "Modernizing Offer Management Systems," 2023]

Up to 180 days	50%	43%
from ideation to market on average	of banks say compliance review creates bottlenecks	of banks lack visibility into which campaigns are active or properly vetted
Capgemini, Modernizing Offer Management, 2023	Naehas, as cited in The Financial Brand, 2025	Naehas, as cited in The Financial Brand, 2025

One institution was able to cut document compliance review time by 90%, enabling campaigns to go live within just 24 hours of reaching that stage by automating formerly manual compliance checks and approvals routing. [Naehas, "Can Offer Management Become a Super-Power for Your Financial Institution?" The Financial Brand, May 2025]

Enforcement failures tied to content and disclosure processes have cost institutions hundreds of millions. The revenue consequences extend beyond fines: regulatory investigations, remediation costs, and the customer attrition that follows a public enforcement action combine to dwarf the operational cost of getting content governance right. [Accenture Banking Consumer Study 2025: banks with highest advocacy grow revenue 1.7x faster; PwC Global Compliance Survey 2025: 77% of financial services firms say compliance complexity has negatively impacted growth-driving activities] The stakes are not theoretical.

COMPLIANCE AS A REVENUE BARRIER: PWC GLOBAL COMPLIANCE SURVEY 2025

PwC's 2025 Global Compliance Survey of 1,802 executives across 63 territories found that 90% of financial services firms say compliance requirements have become more complex in the last three years. Critically, 77% report being negatively impacted by compliance complexity in areas that directly drive growth, including launching new products, accessing new markets, and responding to market changes. Separately, the Bank Policy Institute found that compliance hours at banks grew 61% between 2016 and 2023, with 42% of C-Suite time now devoted to compliance activities.

PwC Global Compliance Survey 2025; Bank Policy Institute, October 2024.

Source: pwc.com - Global Compliance Survey 2025

CFPB ENFORCEMENT ACTION: CITIBANK, N.A. (2015)

In July 2015, the CFPB ordered Citibank to pay $700 million in consumer relief (affecting approximately 8.8 million accounts) after finding that Citibank's telemarketing scripts misrepresented the costs, fees, and benefits of credit card add-on products. Marketing materials contained misleading claims about product benefits, and consumers were enrolled without proper authorization. Violations spanned nearly a decade and resulted in a $35 million civil money penalty to the CFPB, plus an additional $35 million to the OCC.

The CFPB found that the failures stemmed from inadequate oversight of the content used in customer-facing communications, which is precisely the operational gap that content orchestration is designed to close.

Source: consumerfinance.gov - CFPB Orders Citibank to Pay $700 Million in Consumer Relief

The Compliance Bottleneck Is a Symptom, Not the Problem

There is a conversation that happens in almost every financial institution attempting to scale offer execution, and it goes the same way every time. Marketing points to compliance as the bottleneck. Compliance points to the volume and variability of what marketing submits. Both are accurate observations. Neither identifies the actual problem. The content that moves between marketing and compliance in most institutions is not structured information. It is a collection of decisions made in different systems and documents by different people at different times, assembled manually into something that resembles a final asset. Asking a compliance team to review it quickly is like asking someone to proofread a document that has not yet been written.

The organizations that have broken through this barrier did not do it by changing their compliance function. They did it by changing what compliance receives. When content is assembled systematically from governed components, when disclosures are selected by rules rather than by memory, and when every element can be traced back to an approved source, the compliance reviewer's job becomes confirmation rather than reconstruction. That shift from reconstruction to confirmation is where the 90% reduction in review time actually comes from. The compliance team did not get faster. The problem they were being asked to solve got smaller.

When compliance becomes confirmation rather than reconstruction, campaigns launch faster. Faster campaigns mean more time in market. More time in market means more revenue. [Naehas client case study: 90% reduction in compliance review time enabled same-day campaign launches]

03 What Content Orchestration Actually Means

Content orchestration is not a CMS. It is not a DAM. It is not a campaign management platform. These tools all play important roles in the modern marketing stack. But none of them were designed to solve the governance problem at the center of financial services marketing: how to create, review, assemble, and deliver compliant, relevant offers across every channel, consistently, at scale, with a complete audit trail.

That is the problem content orchestration solves. And closing that gap is ultimately a revenue growth opportunity, one that regulators increasingly expect institutions to address systematically. [OCC Comptroller's Handbook: UDAP/UDAAP, Version 1.1, December 2024]

REGULATORY FRAMEWORK: OCC COMPTROLLER'S HANDBOOK ON UDAP/UDAAP (UPDATED DECEMBER 2024)

The OCC's updated Comptroller's Handbook on Unfair or Deceptive Acts or Practices (UDAP) and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) establishes that examiners must evaluate banks' compliance management systems (CMS) for marketing content controls, advertising governance, and disclosure practices. The handbook explicitly requires banks to have policies, procedures, training, monitoring, and audit processes to prevent unfair or deceptive marketing, and directs examiners to assess whether marketing materials undergo compliance review before deployment.

OCC Bulletin 2024-33; Comptroller's Handbook: UDAP/UDAAP, Version 1.1, December 2024.

Source: occ.treas.gov - Comptroller's Handbook: UDAP/UDAAP

A Working Definition

Content orchestration is the systematic coordination of content creation, compliance review, channel-specific assembly, and delivery across all customer touchpoints, governed from a single source of truth, with a complete audit trail built in by design.

The result is a faster path from offer strategy to revenue, without the compliance exposure that comes from moving fast on fragmented infrastructure. [BCG, "How Bank CMOs Can Do More with Less," 2023: 20 to 30% revenue lift; Capgemini Research Institute: 8% vs. 4.5% conversion rate for leading vs. average banks]

This definition matters because it establishes content orchestration as a discipline: not a product category, not a feature set, and not a synonym for any existing tool in the marketing stack. It describes an operational capability that financial institutions either have or do not have. Most do not.

The four elements of the definition map directly to the four compliance management pillars the OCC evaluates in examinations:

- Governance and oversight: The single source of truth
- Policies and procedures: The rules governing content creation and review
- Monitoring and testing:The audit trail
- Training and awareness: The embedded workflow that guides users through compliant processes

When content orchestration is in place, these compliance requirements are satisfied by default, enabling financial institutions to always be ready for regulators.

What Content Orchestration Is Not

Understanding what content orchestration is not is just as important as understanding what it is, because institutions often incorrectly assume their existing investments address the problem.

- A CMS manages published content. It does not govern how content is created, who approves it, which disclosures must accompany it, or how it varies across channels and customer segments.
- A DAM stores approved creative assets. It does not ensure those assets are the current approved version, that they contain the correct disclosures, or that they comply with Reg Z, ECOA, or FCRA requirements at the time of use.
- A campaign management platform executes campaigns. It does not control the content within those campaigns, manage the compliance review process, or ensure that the same offer is consistent across direct mail, email, and in-app channels.

Content orchestration sits above all of these systems. It is the governance layer that connects them, ensuring that content flowing through each system originates from an approved, controlled source and arrives at the customer in the same form in which it was reviewed.

The Seven Capabilities of a Content Orchestration Solution

A purpose-built content orchestration solution for financial services is built around seven integrated capabilities that address the complete content lifecycle, from initial authoring through personalized delivery. Each capability solves a distinct operational problem. Together, they eliminate the fragmentation that prevents financial institutions from executing at scale.

MODULE	WHAT IT DOES
Content Library	Centralizes content authoring, editing, and approval workflows. Built with embedded governance that organizes, automates, and simplifies tasks, enhancing overall productivity, collaboration, and transparency. Business users can create and manage content without IT dependency.
Content Assembly	Merges offer data with modular content rules to determine what content should be included in any given customer interaction. Intelligently assembles compliant, context-aware content based on customer attributes, product terms, and regulatory requirements. The output is a structured content blueprint ready for formatting and delivery.
Content Transformation Engine	Takes assembled content blueprints and converts them into fully rendered, channel-appropriate assets, including PDFs, HTML emails, and in-app messages. Ensures the final output adheres to brand guidelines, styling requirements, and delivery specs, with built-in auditability and regulatory traceability.
Preview	Integrated tools allow for real-time previews of content and communications across formats and devices, enabling reviewers to see exactly what customers will receive before any content is approved or delivered. Eliminates late-stage surprises that trigger revision cycles and delay launch timelines.
DAM / DAM Integration	Provides the governed asset layer for the entire content lifecycle. Every file is versioned, permissioned by user and partner, and traceable from upload through CDN deployment. Partner-scoped access controls what external collaborators see, Microsoft 365 integration enables in-browser editing with automatic versioning, and read-only publishing to systems ensures only the latest approved content reaches downstream channels.
Personalization Engine	Processes data files to apply rules-based logic that determines the right offer, message, and terms for each customer, assembled automatically from governed content components. The output is compliant, segment-specific content delivered at scale, without rebuilding the creative for every variant. Higher offer relevance means higher conversion rates; this is how institutions capture that revenue lift without adding headcount or operational cost.
Channel Integration	Makes approved offer metadata, content, and disclosures available through a Content Delivery Network with time-bound public URLs for invalidated documents. Provides connectors to AEM, Salesforce, and other downstream systems, ensuring only current, approved content reaches customers.

How the Capabilities Work Together

The power of a content orchestration solution is not in any single capability but in how they connect. Content is authored once in the Content Library, assembled according to business and regulatory rules, published for creative access, transformed into channel-ready formats, previewed for accuracy before approval, distributed through channel integration connectors, and personalized for each recipient through the Personalization Engine.

The result is a single governed pipeline from strategy to revenue: built once, compliant always, and deployed at the speed the market demands. Institutions that operate this pipeline consistently report 10 to 30% revenue lifts from campaigns, driven by faster time-to-market, higher offer acceptance rates, and the ability to deploy the full range of targeted offers supported by their data. [BCG, 2023; McKinsey, "Getting Personal: How Banks Can Win with Consumers," 2022]

Source: BCG, "How Bank CMOs Can Do More with Less," 2023; McKinsey, "Getting Personal: How Banks Can Win with Consumers," 2022.

The Naehas Content Orchestration solution is built on exactly this architecture; purpose-built for the compliance requirements, disclosure obligations, and operational complexity of regulated financial services.

03a The Assembly Layer: Where Governed And Non-Governed Content Meet

Every financial institution managing offer-driven marketing faces the same final operational problem. Strategy is set. Content components are approved. Disclosures are reviewed. But someone still has to assemble the document, and that assembly step is where the process breaks.

In most institutions, that assembly happens across email threads, shared drives, and tribal knowledge. A marketer pulls the approved rate from one system, the disclosure language from another, and the segment-specific copy from a third. The result is a document that reflects the effort of multiple people working in isolation, with no systematic way to verify that every element is current, approved, and compliant at the time it is assembled.

This is not a content creation failure. It is an assembly failure. And it is the failure that content orchestration is specifically designed to close.

The Governed and Non-Governed Distinction

Not all content in a financial services document carries the same regulatory weight. Understanding the difference is the foundation of an effective assembly model.

GOVERNED CONTENT	NON-GOVERNED CONTENT
Rate terms and pricing disclosures Regulatory and legal disclosure language Approved offer conditions and eligibility terms Compliance-reviewed brand statements Edits route through review and approval work-flow	Segment-specific campaign messaging Channel-specific creative copy and headlines Personalization variables and dynamic fields Formatting, styling, and layout elements Editable directly in the assembly workspace
Both content types coexist in every real document. Assembly is the capability that brings them together without compromising the governance of either.	

How the Assembly Workspace Works

The Naehas assembly workspace operates as a single-screen environment where content from across the organization converges into a final document. Business users search the content library, select the components they need, and add them to the document being assembled. Each element is represented as a token that carries real-time status information: unassigned, linked to a governed source, or pending an update.

The experience is closer to building a structured shopping cart than editing a document. Content arrives pre-approved, pre-validated, and traceable to its source. The assembler's job is configuration and judgment: which offer, which segment, which disclosure variant. Reconstruction from scratch is eliminated.

Governed content edits are not made in place. When an assembler needs to change rate terms or disclosure language, the platform routes them directly to the business object in its controlled workflow, where the update is submitted, reviewed, and approved before it propagates. Non-governed content (segment copy, headlines, and formatting) is edited directly in the workspace using an AI-assisted content editor that applies HTML styling without requiring technical knowledge.

At every stage, a live preview reflects the assembled document as it will appear to the customer or reviewer. No surprises at submission. No late-stage compliance edits triggered by formatting errors or mismatched disclosures.

One screen	Real-time	Zero rebuild
to assemble governed and non-governed content	preview reflects every change as it is made	governed changes route automatically through workflow

Why Assembly Is a Strategic Capability, Not a Feature

Assembly matters because it is the step where governance either holds or breaks. An institution can invest in the best content library, the most rigorous disclosure management system, and the most sophisticated personalization engine, and still produce non-compliant customer communications if the final assembly step is manual and uncontrolled. **Naehas is the only content orchestration platform architected from the ground up around the governed and non-governed content distinction, treating it not as a workflow convenience but as the foundational structure on which every capability, from the Content Library to the Personalization Engine, is built.**

The specific implications differ by function:

CMO

Assembly directly compresses campaign cycle time. When content arrives pre-approved and assembly is systematic, the compliance review step shrinks from reconstruction to confirmation. Campaigns clear faster. More offers reach market in the same quarter. The revenue impact of time-to-market improvement is realized here.

Chief Compliance Officer

Manual assembly is where compliance exposure is created. When disclosures are selected by rules rather than by memory, and every element in a document traces to an approved source, the reviewer's job becomes verification rather than audit. Institutions that have shifted to systematic assembly report up to 90% reductions in compliance review time. [Naehas client case study]

Chief Product Officer

Product changes such as rate adjustments, new eligibility terms, and regulatory updates affect governed content. With systematic assembly, a single approved change to a governed component propagates automatically into every document, every channel, and every variant that references it. One institution achieved a 95% cycle time reduction for Prime Rate changes. [Naehas Top Bank Personalization Case Study]

VP Marketing Operations

Assembly is where operational overhead is concentrated in most institutions. Manually assembling 200-variant campaigns across six channels, coordinating approvals across three teams, and verifying disclosure currency at the time of submission is not a scalable model. Systematic assembly replaces that coordination burden with a governed, auditable workflow that scales with offer volume.

Assembly as Operational Infrastructure

The institutions that recognize assembly as infrastructure, and not just a workflow convenience, are the ones able to scale offer volume without scaling headcount, maintain compliance confidence without slowing campaigns, and respond to rate changes and regulatory updates without multi-week remediation cycles.

One top-ten U.S. financial institution implemented Naehas Content Orchestration, including the assembly layer, across its credit card division and reported a 95% reduction in Prime Rate change cycle time, a 90% reduction in change requests, and a 100% reduction in creative changes made at the print vendor. [Naehas Top Bank Personalization Case Study] These outcomes are not independent. They are all downstream consequences of moving from manual assembly to a governed, systematic process.

> **"When content is assembled systematically from governed components, when disclosures are selected by rules rather than by memory, and when every element can be traced back to an approved source, the compliance reviewer's job becomes confirmation rather than reconstruction."**
>
> **The Compliance Bottleneck Is a Symptom, Not the Problem**
>
> Naehas Content Orchestration White Paper, Chapter 02

The shift from reconstruction to confirmation is what assembly makes possible. It is where campaign speed, compliance confidence, and operational scale converge. And it is the capability that makes content orchestration more than a governance framework: it makes it a revenue enabler.

04 The Business Case: What Marketing Leaders Can Expect

The outcomes of content orchestration are measurable and directly tied to the revenue metrics that matter to CEOs, CFOs, and boards. McKinsey's analysis of 90 top U.S. banks found that execution has twice the impact on total shareholder return as market position, with revenue growth accounting for 34% of outperformance. The gains fall across four dimensions: [McKinsey, Global Banking Annual Review 2024]

REVENUE FROM SPEED
70% reduction in cycle times at a top-10 institution.
BCG finds that banks' modernization efforts around offer execution achieve a 20 to 30% revenue lift from addressable marketing, with campaign cycle times cut by 60 to 80%. Every day an offer sits in review is lost revenue. Faster time-to-market means capturing more revenue from the same campaign budget without increasing spend.

REVENUE FROM VOLUME
145% increase in offer volume at a top U.S. financial institution while keeping the same team size.
Capgemini benchmarks show that leading banks convert offers at 8% vs. 4.5% for average institutions, a 77% lift in conversion from the same marketing investment. Higher offer volume from the same team translates directly to more addressable revenue opportunities without a corresponding increase in headcount cost.

REVENUE PROTECTED
90% reduction in compliance review time.
Built-in audit trails mean institutions are always ready for regulatory review.
Banks with the highest advocacy grow revenue 1.8x faster, 2.6x in North America. A 90% reduction in compliance review time means fewer stalled campaigns and a defensible answer to the board when regulators ask about content governance.

REVENUE FROM EFFICIENCY
79% lower operating costs at a tier-one bank.
One client reduced IT costs by $600K per year by replacing custom-coded systems with a business-configurable platform, freeing the budget for revenue-generating investment.
Reinvesting $600K in recovered IT costs into campaign execution is a reallocation story that resonates with both the CFO and the CEO.

WHAT LEADING INSTITUTIONS ARE ALREADY REPORTING

Across Naehas client implementations, institutions report a 79% reduction in operating costs, $600K or more in annual IT cost recovery, a 145% increase in offer volume with no headcount increase, and a 90% reduction in compliance review time. Combined, these outcomes represent a material reallocation of budget toward revenue-generating activity, freeing investment capacity for the campaigns, segments, and channels that drive growth.

These are not projections. They are outcomes reported by institutions that have implemented content orchestration and measured the results. The revenue gains are real. The compliance improvements are real. And the cost reductions from eliminating redundant systems, manual processes, and external agency dependency free up investment capacity for additional revenue-generating initiatives.

05 Content Orchestration In Practice

Here is what content orchestration looks like when it works effectively across the scenarios that matter most to financial services marketing leaders.

Capturing the Rate Change Window Before Competitors Do

When the Fed moves rates, the pressure on marketing and product teams is immediate. With content orchestration, a rate change is made in one centralized place, and all offers, disclosures, and channel-specific materials update automatically. Institutions that cannot update rate materials quickly lose acquisition opportunities to competitors who can. One institution achieved a 95% reduction in cycle time to make a Prime Rate change using the Naehas platform. [Naehas Top Bank Personalization Case Study]

Launching Faster Across More Segments and the Revenue Difference It Makes

With content orchestration, an offer is defined once and personalization logic handles the variant assembly across segments. Capgemini benchmarks show leading banks convert offers at 8% vs. 4.5% at average institutions, a 77% conversion lift that translates directly to revenue. [Capgemini Research Institute, "Modernizing Offer Management Systems," 2023] One institution improved its SLA to create, manage, test, and deploy offers by 60 to 70% while increasing the volume of offers by 15%, and reducing approval time by more than 75%. [Naehas Top Bank Personalization Case Study; Naehas "Modernizing Offer Management," 2024]

Running A/B Tests Without Rebuilding Infrastructure

Teams can test messaging variants, adjust incentive levels, and optimize targeting based on live performance data without rebuilding infrastructure or waiting for development cycles. The governance layer remains intact throughout the testing process. Best-practice institutions can cut time-to-market by up to 30 days for entirely new campaigns and by fewer than 15 days for subsequent offers.

Source: Hayat Yahia, Product Management Principal, Naehas, as cited in The Financial Brand, May 2025

Staying Audit-Ready Without Slowing Revenue

When a regulator requests documentation of a campaign, the institution can produce a complete approval history from within the same system that ran the campaign. Audit readiness built into the operational workflow means compliance teams spend less time on reconstruction and more time enabling revenue-generating campaigns. [Naehas client results: 90% reduction in change requests; 100% reduction in creative changes at print vendor] One institution reported a 90% reduction in change requests and a 100% reduction in creative changes made at the print vendor after implementing the Naehas platform. [Naehas Top Bank Personalization Case Study]

CFPB & OCC ENFORCEMENT ACTION: CROSS-CHANNEL OFFER INCONSISTENCY (2023)

In July 2023, the CFPB and OCC together imposed more than $250 million in penalties and customer redress on a major U.S. financial institution after finding that it advertised sign-up bonuses for credit card rewards products on its website but did not consistently communicate that those offers were limited to online applicants. Consumers who applied over the phone or in a branch using the same marketing materials were denied the advertised bonuses, creating what the CFPB described as a misleading impression that the offers were available to all applicants regardless of the application channel used.

This is a textbook cross-channel consistency failure and a revenue consequence that content orchestration is specifically designed to prevent. A single governed content pipeline ensures that every offer, disclosure, and eligibility condition is synchronized across every channel at the time of promotion.

Source: consumerfinance.gov - CFPB Takes Action Against Bank of America

CASE STUDY

A Top-Ten U.S. Financial Institution: Content Orchestration at Enterprise Scale

A top-ten multinational bank with approximately $1.9 trillion in assets serving a third of U.S. households implemented Naehas Content Orchestration, Offer Management, Intelligent Review powered by AI, and Disclosure Management across its credit card division. The results exceeded expectations, and the marketing team championed expansion across the enterprise.

95%	60%	90%	100%	8%
cycle time reduction for Prime Rate changes	reduction in cycle time for creative changes	reduction in change requests	reduction in creative changes at print vendor	increase in employee print production productivity

"Based on the successes we have seen to date, we are excited about expanding our usage of Naehas."

Top U.S. Financial Institution Marketing Leader

What the Platform Enabled

- Centralized offer and pricing repository enabled offer details to automatically flow downstream, eliminating duplicate data and matrices.
- Business users incorporated offers into creative, conducted audits within the platform, and delivered final assets in channel-ready formats for direct mail, email, and digital without engaging external agencies for routine changes.
- AI-powered intelligent review automated compliance checking against regulatory and brand standards, reducing routing timeframes.
- Disclosure management ensured the right disclosures were used every time, reducing end-to-end legal and compliance reviews for standard campaigns.
- Built-in audit trails and pixel-by-pixel comparison tools reduced validation time and eliminated manual reconstruction.

Source: Naehas, "How a Top Bank Maximized Personalization to Gain and Retain Customers," Case Study

06

Evaluating A Content Orchestration Solution: Key Questions For Marketing Leaders

Not all platforms that claim to support content management are designed for the regulated, high-volume, multi-channel environment in which financial institutions operate. The following questions, grounded in the specific capabilities that differentiate purpose-built solutions, can guide your evaluation:

Does it connect offer execution speed directly to revenue outcomes?

A purpose-built solution should enable you to measure and report on the revenue impact of faster time-to-market: offer acceptance rates by channel, campaign revenue by launch window, and the conversion differential between campaigns deployed in days versus weeks. If the platform cannot help you build this case, it was not designed with revenue leadership in mind. [BCG, 2023: 20 to 30% addressable revenue lift; Capgemini: 8% vs. 4.5% conversion rate benchmark]

Does it centralize content authoring with embedded governance?

A purpose-built Content Library should allow business users to author, edit, and obtain approvals for content components within a single workflow, without routing work through separate systems or waiting on IT. Productivity, collaboration, and transparency should be built into the authoring experience itself.

Can it assemble compliant content automatically based on business rules?

Content Assembly should merge offer data with modular content rules to determine what content is required for any given customer interaction, and intelligently assemble a compliant, context-aware blueprint based on customer attributes, product terms, and regulatory requirements. Manual content selection is a compliance risk and an operational bottleneck.

Does it govern what reaches your DAM and creative systems?

DAM integration should ensure that only the latest approved, compliant content is visible and accessible to downstream creative teams and channel systems. Read-only publishing from a governed system of record to platforms such as Adobe AEM prevents the use of outdated or unapproved content, one of the most common sources of regulatory exposure.

Can it render channel-ready assets from a single governed source?

A Content Transformation Engine should convert assembled content blueprints into fully rendered, channel-appropriate formats, including PDFs, HTML emails, and in-app messages, while enforcing brand guidelines, styling requirements, and delivery specifications. Built-in auditability and regulatory traceability should accompany every rendered output.

Can reviewers see exactly what customers will receive before approval?

Preview capability should provide real-time views of content and communications across all formats and devices before any content is approved or published. This eliminates the late-stage surprises that trigger revision cycles and delay launch timelines.

Does it control what reaches downstream channels and expire outdated content?

Channel Integration should make approved offer metadata, content, and disclosures available through a Content Delivery Network with expiring public URLs for invalidated documents. Connectors to platforms such as AEM and Salesforce should ensure only current, approved content reaches customers, and that expired or superseded content is automatically invalidated.

Can it personalize at the individual customer level without rebuilding content?

The Personalization Engine should enrich content with dynamic, data-driven elements based on individual customer attributes: behavior, preferences, past interactions, and profile data. The goal is higher conversion from the same marketing investment — the right offer, assembled from governed components, delivered to the right segment without rebuilding creatives for every variant.

Is it purpose-built for financial services, not adapted from retail?

Generic marketing platforms were not designed to meet financial disclosure requirements, audit trail requirements, or the compliance gate structures that regulated institutions require. Evaluate whether the platform understands the offer lifecycle from ideation through fulfillment and whether its governance model reflects the operational realities of a regulated environment.

Can it be configured and operated by business users without developer dependency?

As one marketing strategist at a top multinational bank reported after implementation: “It is now so easy to add new offer metadata fields, while having everything under control. I can do this in minutes, versus days or even weeks before.”

Source: Marketing Strategist, top multinational bank, as cited in Naehas “Modernizing Offer Management,” 2024

Does it integrate with your existing technology stack?

Content orchestration should amplify existing investments in platforms such as Salesforce and Adobe, not replace them. Look for secure API integration with your current marketing technology stack, core banking systems, and channel delivery infrastructure. Business users should be able to configure and operate the platform without developer support.

Evaluation criteria based on Naehas Content Orchestration solution capabilities

ANALYST RESEARCH: GARTNER MAGIC QUADRANT FOR CONTENT MARKETING PLATFORMS (2025)

Gartner’s 2025 Magic Quadrant for Content Marketing Platforms evaluated 11 vendors on Ability to Execute and Completeness of Vision. The March 2025 report identifies AI-assisted workflows, content governance, editorial planning, and compliance traceability as the critical differentiators, capabilities that generic retail-oriented platforms have been slower to develop than purpose-built, regulated-industry solutions.

When evaluating any content platform, ask whether the vendor appears in analyst evaluations that specifically assess governance and compliance capabilities, not just creative workflow or campaign management features.

Gartner Magic Quadrant for Content Marketing Platforms, March 10–11, 2025. Authors: Jeffrey L. Cohen, Rene Cizio, Carlos Guerrero, Nicole Coskren.

Source: cxtoday.com - Gartner Magic Quadrant for Content Marketing Platforms 2025: The Rundown

07 The Path Forward

Content orchestration is not an all-or-nothing transformation, but it is a foundational one.

The institutions that move fastest do not attempt to overhaul everything at once. They start with a focused use case, prove measurable impact, and expand from there. The most effective starting points are pragmatic and high-impact:

- Centralizing offer content and pricing to establish a single source of truth, eliminating the delays that keep revenue-generating offers out of market
- Automating compliance review for a high-volume campaign type and recovering the revenue lost to review bottlenecks
- Delivering a single offer across multiple segments from one build and capturing the revenue upside of segment-specific relevance without the operational cost

These initial steps do more than improve efficiency. They demonstrate a fundamentally different way of operating.

From Incremental Improvement to Operational Shift

What begins as a targeted initiative quickly exposes a larger opportunity.

Teams that once operated in silos begin working from a shared system. Compliance shifts from a gating function to an embedded control. Campaign execution moves from being coordination-heavy to system-driven.

At that point, content orchestration ceases to be a project. It becomes infrastructure.

Why This Matters Now

The environment in which financial institutions operate has permanently changed. Customers expect relevance in every interaction. Regulators demand precision and accountability. Competitors are accelerating execution timelines.

The institutions that close the execution gap first will compound the revenue advantage. McKinsey's analysis of 90 top U.S. banks found that execution, not scale, drives the 14-point TSR spread between top and bottom decile performers, with revenue growth accounting for 34% of outperformance. Every quarter a competitor operates on a faster, more governed pipeline is a quarter they are ahead of you in offer volume, conversion, and customer acquisition. [McKinsey, Global Banking Annual Review 2024]

The ability to coordinate content across teams, channels, and compliance requirements is no longer a competitive advantage. It is a requirement to compete.

What Comes Next

Over the next several years, content orchestration will become a standard operating model across financial services. Every major institution will move in this direction. The difference will be timing.

- Early adopters will use it to accelerate revenue growth, increase offer relevance, and reduce operational friction [BCG, 2023: 20 to 30% revenue lift; 60 to 80% cycle time reduction]
- Late adopters will be forced to react, under pressure from competitors, customers, and regulators [BCG/QED Global Fintech Report 2025: fintechs growing revenue 3x faster than incumbents]

The Decision

The question is no longer whether financial institutions need to modernize how they execute offer-driven marketing. The answer is clear: they do.

The real question is: How long can your organization continue operating with systems that were never designed to support it?

Final Takeaway

Revenue growth from offers is not failing because institutions lack strategy. [BCG: only 15% of bank CMOs rate personalization capabilities above 'basic'; McKinsey: only 8% of banks can execute data-driven campaigns at scale]

It is failing because their infrastructure cannot execute that strategy at the speed, scale, and compliance standard the market demands.

Content orchestration closes that gap. And in a market where execution speed, compliance confidence, and offer relevance define success, closing that gap is no longer optional.

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About Naehas

Naehas believes financial institutions play a pivotal role in helping societies thrive. Whether enabling a family to buy a home, a business to expand, or individuals to secure their future, banks and credit unions should find it easier to create value for people and communities.

Six of the top ten global financial institutions, along with leading banks, credit unions, wealth firms, and asset managers, work with Naehas to accelerate value by creating and marketing personalized products and offers at speed.
Built on deep expertise in how banks operate, our solutions orchestrate and automate product, pricing, offers, and disclosures, enabling institutions to cut cycle times, launch faster, and deliver the relevance that builds loyalty.
www.naehas.com

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Sean Cook is a solution leader at Naehas with over a decade of industry experience helping financial institutions turn complexity into a competitive advantage through personalized, compliant marketing execution.

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