

We understand the challenges that commercial banks face

The majority of business customers want their banking relationship to be 'low noise', rarely engaging unless they need something.

This has resulted in a deeply inert market, where efforts to pull customers in are often ineffective and where switching rates are low.

Improvements in online platforms and software provision have helped meet this need, enabling highly transactional (but stable) banking relationships to develop.

We work with our clients to overcome this inertia and unlock opportunity through making strategic choices on 'where to play' and 'how to win'.



Commercial banking expertise

Our experience ranges from work with smaller financial providers to investment houses, wholesale banks and multinational corporates.

We have developed an extensive understanding of the SME market and new payment technologies, including app-based solutions.

What our clients say

"Incite has proven themselves time and again as an innovative agency that deliver relevant and actionable insights."

— Serene Tan, MasterCard



1 / Behaviour change

Financial decision makers are human and, as such, are influenced by a host of biases and behavioural heuristics. Truly understanding the implications of these irrationalities is fundamental to unlocking opportunity.

With our own model of behaviour change, we help our clients build interventions to change specific, intended behaviours.

2 / Target understanding

It's all too easy to see business customers as a homogeneous group and fail to understand that needs and attitudes differ greatly by sector, turnover and business age.

We help by creating market segmentations, understanding target groups and developing growth strategies to win with businesses of all types.

3 / Ideation and evaluation

Too much NPD is shaped by "what do we have the capability to deliver" and not "what do our customers need".

We uncover opportunity by understanding underlying business needs, tensions and coping mechanisms, keeping them at the heart of the process.

4 / Pricing strategy

Traditional pricing methods are prone to inaccuracy and often fail to account for the complexity inherent in commercial banking.

We draw from a toolkit of techniques based on the specific challenge and context, and calibrate results alongside benchmarks and other held data to ensure the greatest accuracy possible.



AURA

AURA Agency of the Year 2018

AURA Commercial Acumen winners for 2014, 2016, 2017 and 2018

For "Proactively helping to drive commercial returns from insight" as voted by a panel of 200 member companies and 700 individual members.



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