BIG WAVE
PRODUCTIONS



WHITE PAPER

The Story Advantage

Why real stories matter more in the age of AI-generated content, and how financial institutions can keep telling them all year.

Big Wave Productions | Brian Adams, Co-Owner

November 2026

EXECUTIVE SUMMARY

More content than ever. Fewer real stories.

Financial institutions have never had more ways to publish or more tools to produce content quickly. In ABA's 2026 survey of bank marketers, use of AI-powered marketing tools rose from 16.9% in 2024 to 50.4% in 2026, and respondents ranked content creation as the AI use case with the greatest impact.[1]

That is good news for busy marketing teams. It also creates a new problem. When anyone can generate a polished graphic, caption, or stock-style video in minutes, generated content starts to look alike. What cannot be generated is an institution's real presence: its people, its places, its customers, and the communities it has served for years.

Most institutions already have those stories. The challenge is telling them consistently. A new headquarters or market launch gets a well-produced film, followed by months of rate graphics, holiday posts, and stock imagery. We call this the **story gap**, and it is where trust-building momentum is lost.

50.4%
of bank marketers used AI-powered marketing tools in 2026, up from 16.9% in 2024[1]

63%
of consumers say a short video is how they would most like to learn about a product or service[2]

89%
of consumers say video quality affects their trust in a brand[2]

What this paper covers

- **Why the story gap happens**, even at well-run marketing departments
- **Why real stories matter more now** that generated content is everywhere
- **A six-step framework** for planning, capturing, and reusing stories all year
- **A real example** from SouthState Bank, where one production served many audiences
- **A story-finding checklist** your team can use this week

1. Ally Akins, "Bank marketers are all in on AI," ABA Banking Journal, June 8, 2026 (survey of 116 bank marketers, March 2026). https://bankingjournal.aba.com/2026/06/bank-marketers-are-all-in-on-ai/
2. Wyzowl, Video Marketing Statistics 2026 (266 respondents, late 2025). https://wyzowl.com/video-marketing-statistics/

SECTION 1

What the story gap looks like

The pattern is familiar. A milestone arrives: a new headquarters, a market expansion, an anniversary, a new regional president. The marketing team produces a strong video. It launches, performs well, and is celebrated internally.

Then the calendar fills back up with product promotions, rate updates, holiday greetings, and stock photography. Months pass before the next real story is captured. Customers, employees, and community partners see the institution at its best once or twice a year and see generic content the rest of the time.

Why it happens

The story gap is rarely a creative problem. It is a planning and process problem.

- **Production is planned one project at a time.** Each shoot becomes a new budget request, a new vendor conversation, and a new approval chain. That friction makes it easier to skip the next one.
- **Review takes time.** Cornerstone Advisors reports that compliance review cycles at some institutions can stretch four to six weeks.[3] When every story starts from scratch, that time is spent again and again.
- **Small teams cover many channels.** The same few people often manage social media, the website, branch materials, events, sponsorships, and internal communications.
- **Content is made for one use.** A video is cut for a single launch post and then retired, even though it could have served the website, branches, recruiting, and events for months.

What it costs

The cost does not show up as a line item. It shows up as lost momentum. Audiences do not see the institution between milestones. Employees and community partners rarely see themselves in the brand. Each new project starts from zero instead of building on the last one. Over time, the institution sounds like every other financial brand, even when its local relationships are what truly set it apart.

3. Steve Randall, "AI marketing adoption gap costs financial firms revenue," InvestmentNews, October 2, 2026, reporting on Cornerstone Advisors, Speed Is a Revenue Strategy. https://www.investmentnews.com/transformation/ai-marketing-adoption-gap-costs-financial-firms-revenue/268446

SECTION 2

Why real stories matter more now

Financial services is a relationship business built on trust. That makes proof of presence, showing the real people and places behind the brand, one of the most valuable things a marketing team can publish.

Audiences want video, and they judge it

Wyzowl's 2026 research found that 63% of consumers would most like to learn about a product or service through a short video, and 84% want to see more video from brands. It also found that 89% of consumers say video quality affects their trust in a brand.[2] For an institution asking people to trust it with their money, the quality and honesty of its video matter.

Generated content fills a calendar. It cannot prove presence.

AI tools are useful, and bank marketers are adopting them quickly.[1] They can draft copy, resize assets, and speed up editing. But a generated image cannot show your actual lobby, your market president at a ribbon cutting, the business owner you helped expand, or the volunteers wearing your logo at a community event. As generated content becomes easier to make, real footage of real people becomes easier to notice.

The answer is not to avoid AI. It is to use it in service of a real story. In the SouthState example later in this paper, AI-assisted effects enhanced two specific moments in a live-action video. The story itself, and the people in it, were real.

Local relevance is the differentiator

For community and regional institutions especially, local knowledge and local relationships are often the strongest competitive advantage. Products and rates can be matched. A decades-long presence in a market, and the people who represent it, cannot. Story-driven content makes that advantage visible.

The shift in mindset: stop thinking of video as a campaign expense and start treating your institution's real stories as an ongoing asset to be captured, organized, and reused.

1. ABA Banking Journal, June 8, 2026. https://bankingjournal.aba.com/2026/06/bank-marketers-are-all-in-on-ai/
2. Wyzowl, Video Marketing Statistics 2026. https://wyzowl.com/video-marketing-statistics/

SECTION 3

Closing the gap: plan once, capture deeply, use everywhere

Closing the story gap does not require a bigger team. It requires a repeatable process that turns each production into months of useful content.

01 Start with the objective, not the camera

Define the audience, the message, and where the content needs to work before anything is scheduled. A headquarters launch, a recruiting push, and a community-impact report call for different stories. The creative treatment should follow the marketing objective.

02 Plan stories by theme for the year

Map 12 months of stories across a few recurring themes, such as market milestones, leadership voices, customers and business owners, employees, and community partners. A theme calendar makes it easier to fill gaps and harder to fall back on generic content.

03 Capture in batches

Plan each shoot to produce several stories and formats at once: a longer story film, short vertical edits, shorter ad versions, and still photography. One well-planned production day can supply a quarter's worth of content.

04 Build review into planning, not just the final edit

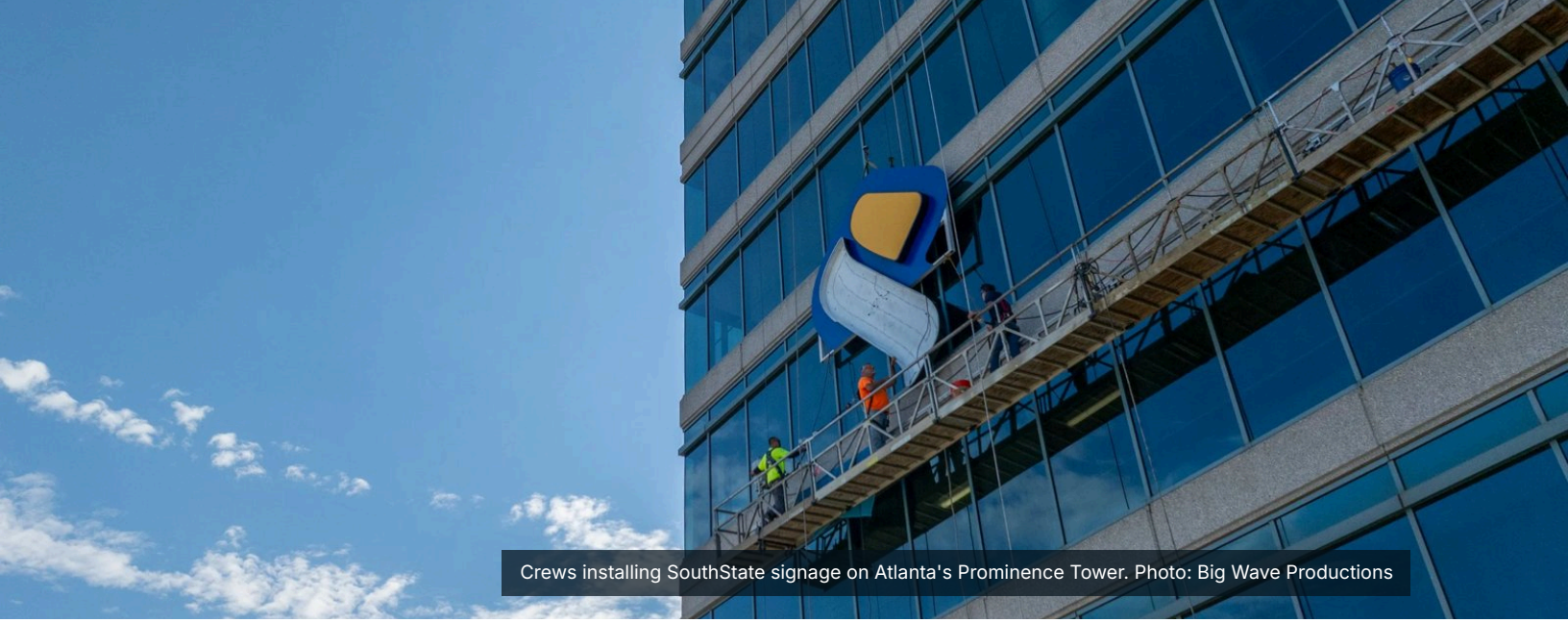
Work with your compliance and legal teams early. Agree on key messages, who will speak, and who reviews what before the shoot. Collect releases on the day. Keeping evergreen story content focused on people and community, rather than rates or product terms, can also help it stay current longer.

05 Plan distribution beyond social media

The same footage can serve your website, branch and lobby screens, events and grand openings, recruiting, board and shareholder meetings, and internal communications. Decide these uses up front so the content is captured and edited for them.

06 Measure honestly

Decide what success means before launch and report it accurately. Views are not unique viewers, and neither is the same as engagement, leads, or new accounts. Comparing results to your own past content is often more useful than comparing to industry averages.



Crews installing SouthState signage on Atlanta's Prominence Tower. Photo: Big Wave Productions

SECTION 4 | CASE EXAMPLE

SouthState Bank: a growing brand, a local story

A new headquarters puts a bank on the skyline. The right story connects that presence to the people and communities it serves. This example looks at headquarters and social video work that Big Wave Productions produced for SouthState Bank in Tampa and Atlanta.[4]

The challenge

A headquarters opening is more than a real estate announcement. It is a chance to show a bank's commitment to a market, introduce its leaders, and give employees, customers, and community partners a shared story. The creative priorities were to put recognizable places and real people at the center, give each location its own character within the shared SouthState identity, and plan content for social media, websites, events, and ongoing headquarters display.[4]

Tampa: a film for the launch and beyond

The production combined timelapse coverage of the Rivergate Tower signage installation with aerial and ground footage of the building and the Tampa skyline. Interviews with SouthState's CEO, Tampa's mayor, SouthState's West Florida Division President, and the president of the Tampa Bay Economic Development Council connected the milestone to its business and community context.[4]

The finished film served far more than a single launch post. It was shared across SouthState's website and social channels, played on a 40-foot ultrawide display at the Rivergate Tower grand opening, and continued playing at the headquarters for visitors, employees, and community stakeholders.[4]

4. Big Wave Productions, "SouthState Bank Case Study." https://meetbigwave.com/southstate-bank-storytelling-marketing-video

Atlanta: a headquarters story with a social audience

The Atlanta work tells the story of SouthState's regional headquarters at Prominence Tower. A longer film develops the full story, while a short-form Instagram video introduces it in the feed. That short video recorded 18.2K Instagram views.[4]

Rachaad White: a local conversation, not a product pitch

A social collaboration paired Rachaad White with Angel Gonzalez, SouthState's West Florida Division President, and recorded 16K Instagram views. Custom graphics and animation gave the live-action story a distinct look. VFX rotoscoping and AI-assisted effects enhanced two specific moments: the opening sequence and a close-up of the football spiraling through the air.[4]

2 of the top 5
SouthState's five most-viewed Instagram reels included two from this work[4]

About 35,000
combined Instagram views for the Atlanta and Rachaad White videos[4]

VIDEO	INSTAGRAM VIEWS
Atlanta headquarters	18.2K
Rachaad White collaboration	16K
Combined	**Approximately 35,000**

Measurement note: Instagram view counts were reviewed September 24, 2026, and include rounded displays. View counts are not unique viewers, engagement rates, or customer-acquisition results. Whether distribution was paid or organic has not been confirmed.[4]

What other institutions can take from it

One production, many uses
The Tampa film supported a launch, a live event, the website, social media, and an ongoing lobby display.

Consistent brand, local character
Each market had its own story while staying recognizably SouthState.

Long and short from one story
Atlanta had a longer film for depth and a short Instagram version to introduce it in the feed.

Leaders and community voices
A mayor, an economic development leader, and division leadership gave the story local weight.

AI as a tool, not the story
AI-assisted effects enhanced two moments. The people and the conversation were real.

People over the building
The headquarters was the occasion. Leaders, partners, and the community were the story.

4. Big Wave Productions, "SouthState Bank Case Study." https://meetbigwave.com/southstate-bank-storytelling-marketing-video

SECTION 5

A story-finding checklist

Most institutions have more stories than they realize. Use these questions in your next planning meeting to find them.

- [ ] **Milestones.** What has opened, moved, expanded, or been renovated in the last 12 months? What is coming in the next 12?
- [ ] **Leadership.** Which market leaders can speak about the community, not just the institution?
- [ ] **Customers.** Which business owners or families would share how a relationship helped them, with consent and appropriate review?
- [ ] **Employees.** Who volunteers, coaches, mentors, or serves on local boards?
- [ ] **Partners.** Which nonprofits, schools, chambers, or economic development groups would appear on camera with you?
- [ ] **Local voices.** Which athletes, artists, or civic leaders share your values and your market?
- [ ] **Questions.** What do customers ask in branches that a short, helpful video could answer?
- [ ] **Distribution.** Where will each story live beyond social media: website, lobby screens, events, recruiting, internal channels?
- [ ] **Review.** Who needs to approve each story, and can key messages be agreed on before the shoot?
- [ ] **Measurement.** What will success look like, and how will it be reported accurately?

Conclusion: tell the story you are already living

Financial institutions do not need to invent stories. They need a way to capture the ones already happening in their markets every week and keep telling them between milestones. As generated content becomes more common, real people, real places, and real relationships will matter even more. The institutions that plan for them consistently will be the ones their communities recognize and trust. That is the story advantage.

BIG WAVE
PRODUCTIONS

ABOUT

Big Wave Productions

Big Wave Productions helps financial institutions tell the stories that make them different.

Through video and photography, we bring an institution's people, customers, and communities into focus, from headquarters and market launches to leadership profiles, customer stories, and community features. Our work is planned around each client's audience, message, and distribution, with stakeholder review built into the process, so every production can support the website, social media, branches, events, recruiting, and internal communications.

Big Wave Productions is led by co-owners Brian Adams and John Ruz.

CONTACT

Brian Adams, Co-Owner
brian@meetbigwave.com
meetbigwave.com

OFFICE

Big Wave Productions LLC
1317 Edgewater Drive #5404
Orlando, FL 32804

SOURCES

1. Ally Akins, "Bank marketers are all in on AI," ABA Banking Journal, June 8, 2026. https://bankingjournal.aba.com/2026/06/bank-marketers-are-all-in-on-ai/

2. Wyzowl, Video Marketing Statistics 2026. https://wyzowl.com/video-marketing-statistics/

3. Steve Randall, "AI marketing adoption gap costs financial firms revenue," InvestmentNews, October 2, 2026. https://www.investmentnews.com/transformation/ai-marketing-adoption-gap-costs-financial-firms-revenue/268446

4. Big Wave Productions, "SouthState Bank Case Study." https://meetbigwave.com/southstate-bank-storytelling-marketing-video