Fractional CMO or agency? How to choose

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Fractional CMO vs agency comes down to whether your gap is direction or delivery. An agency carries out a defined channel or deliverable. A fractional CMO decides what marketing should be doing, who owns it and how you will know it is working. Here, "fractional CMO" and "fractional marketing director" mean the same thing.

They are not alternatives for the same job

The comparison usually gets framed as cost. The more useful question is what you are buying.

An agency typically executes a defined scope; some also advise on strategy, but you are usually buying delivery. Give it a clear brief and a boundary and it will produce ads, content, a website or search work. A fractional marketing director works one level up: setting priorities, briefing and judging the agencies, managing the budget within limits you set, and reporting. If you already have a marketing lead and a team, a fractional director adds senior judgement and capacity beside them, not instead. I would also add the in-house hire, who is the right answer when the work is continuous and there is someone senior to manage them.

	Fractional marketing director	Agency	In-house hire
What you are buying	Senior decisions, ownership and accountability for a set number of days	Delivery of a defined channel or deliverable	A dedicated person for the continuing work
Best when	Nobody senior owns marketing, or spend is not joined up	The direction is clear and you lack capacity or a specialist skill	There is enough continuing work and a senior manager to direct it
Watch out for	Dependency, if nothing is handed over	Being asked to fix a direction problem it was not hired to fix	Isolation, or a junior hire expected to set strategy
What you still need to own	Budget approval, access and the time to make decisions	The brief, the approvals and the judgement of results	Management, direction and a fair way to measure them

On cost, published 2026 UK benchmarks from two practitioner surveys put fractional day rates at roughly £650 to £1,400 for SME work, and monthly retainers at around £3,000 to £8,000 for one to three days a week. These are published survey ranges and they overlap; treat them as a guide, not a quote. Agency retainers vary widely with channel, scope and team, so I would not compare the two on price alone. The fractional marketing director cost article has the sources and what drives the price.

The common failure

A common mistake is hiring an agency to fix a direction problem. The business is unsure who it is targeting or what marketing is for, so it commissions more activity. The agency does the work competently and results do not improve, because nobody decided what the work was meant to achieve.

The reverse happens too. A business with a sound plan hires a fractional marketing director when what it lacks is hands. Good decisions with nobody to carry them out are frustrating for everyone.

Four questions to ask

- **Do you know what marketing is for this year?** If you cannot say it in a sentence, the gap is probably direction.
- **Is there someone who can brief and judge an agency?** If not, an agency will be under-directed, however good it is.
- **Is there enough continuing work for a full-time role?** If the honest answer is "some months, not others", in-house may be too heavy.
- **Is the gap decisions or delivery?** Think of the last piece of work that disappointed you. Was it well made but pointed at the wrong thing, or well planned and never finished?

If the first two answers are "no", start with direction. If you are about to brief an agency, a marketing brief template will show you how well you can.

When I am not the right answer

I'd rather say this early than late. A fractional marketing director is probably not what you need if:

- The need is pure execution capacity. You want someone to produce content or run campaigns every week, and the direction is settled.
- There is nothing in place to build on and no budget to act on decisions. Advice without room to act mostly produces a well-argued document.
- The business needs a full-time leader, because marketing decisions arise daily and the function is large enough to justify one.

If I'm not the right fit, I'll say so.

A fractional marketing director should hand over

This model has a real risk: dependency. If the business could not run its marketing without me when we finish, I have done part of the job badly. The aim is named owners, a working rhythm and reporting that someone in the team can read and use. What the first 90 days should look like shows how that handover is built from the start. My fractional marketing director page sets out how the days are structured.

Free downloads, no sign-up: this guide as a PDF.

Where to start

Write down the last piece of marketing work that disappointed you, and decide whether it failed on direction or delivery. If you're still unsure, get in touch and I'll tell you whether an agency, a hire or a conversation with me is the proportionate next step. For the numbers behind that choice, the cost article sets them out.

Frequently asked questions

What is the difference between a fractional CMO and a marketing agency?

A fractional CMO decides what marketing should be doing, who owns it and how you will know it is working. An agency carries out a defined channel or deliverable. One supplies direction and accountability; the other

supplies delivery.

Can a fractional CMO replace my agency?

Usually not. A fractional CMO typically directs and judges agency work rather than doing all of it. Some will build or fix things by hand, but if your gap is execution capacity, you still need people or an agency to deliver.

When should I hire in-house instead?

When there is enough continuing work to keep a full-time person busy, and someone senior enough to manage them. Without both, an in-house hire can end up isolated, under-directed and hard to measure fairly.

What if I am not sure whether my gap is direction or delivery?

Look for the last piece of work that disappointed you. If it was done well but pointed at the wrong thing, the gap is direction. If the plan was sound but never got done, it is capacity. A short diagnostic review can settle it.

This is a copy of the guide at chapmansconsulting.co.uk/insights/fractional-cmo-vs-agency/. The web version is kept up to date; this copy is as at 29 September 2026. Free to share; please credit Chapman's Consulting.