Consumer Financial Marketing

TAB Spend & TAB Save Case Study

NOAH CISNEROS



High Level

The consumer space was relatively new for TAB, which poses some challenges when determining what marketing initiatives to invest in.

This Meta ad test was a 5-week campaign to gain insights into messaging, audience segmentation, positioning, and channel effectiveness. This was done through a series of tests.

Each Campaign had a tailored landing page experience with customized ad copy and creative to further enhance the test.



Key Steps



Do product research and brand products accordingly.

Test creative and messaging. Use customer-centric go-to-market tactics.

Strategy



Financial Impact

Make a positive impact on the bank/firm with budget allocations and ad performance.





TAB Save

I suggested rebranding TAB Bank's High Yield Savings account to TAB Save to add branding impact.

This use a "branded house" approach.





TAB Spend

Renaming HYS to TAB Save paved the way for the new rewards checking account to be named "TAB Spend." This focused more on modern terms like "spending account" instead of checking account.



Collaborate Internally









Deposit Group
Operations

Bank Strategy
Go-To-Market

Marketing
Advertising Budget

Bank Leadership ROI



Customer-Centric Go-To-Market Strategy

Focus on your customer. Focus on their pain points.

Build the product for them. Don't build a product and then find the right customers for it.

To market a financial product, you must first understand the balance sheet. To understand the balance sheet, you must first understand the business owner. To understand the business owner, you must first understand the customer.

Why, then, would we start with the product and not the customer? GTM requires you to think like a product owner but act like a marketer.



Strategy & Testing



Testing

Who does the product help?

By focusing on customers who would benefit from having a rewardschecking product, I was able to use "life events" and interests to form a target audience.

What messaging converts?

I tested multiple version of creative with variations of messaging. I tested headlines in ads, as well as general messaging. "Earn when you spend," did better than "online checking account."

What channels do customers use?

By using channels to qualify potential customers, you can begin to drive improved results. I used Meta as it was more cost-effective and was a good place to find people who would use a rewards checking product.

What can we customize?

Finding ways to make landing page experiences unique to your audience is critical. I created a series of landing pages to test, landing on two designs and formats that drove more conversions. I also used first-party data to improve the machine learning of the platform.



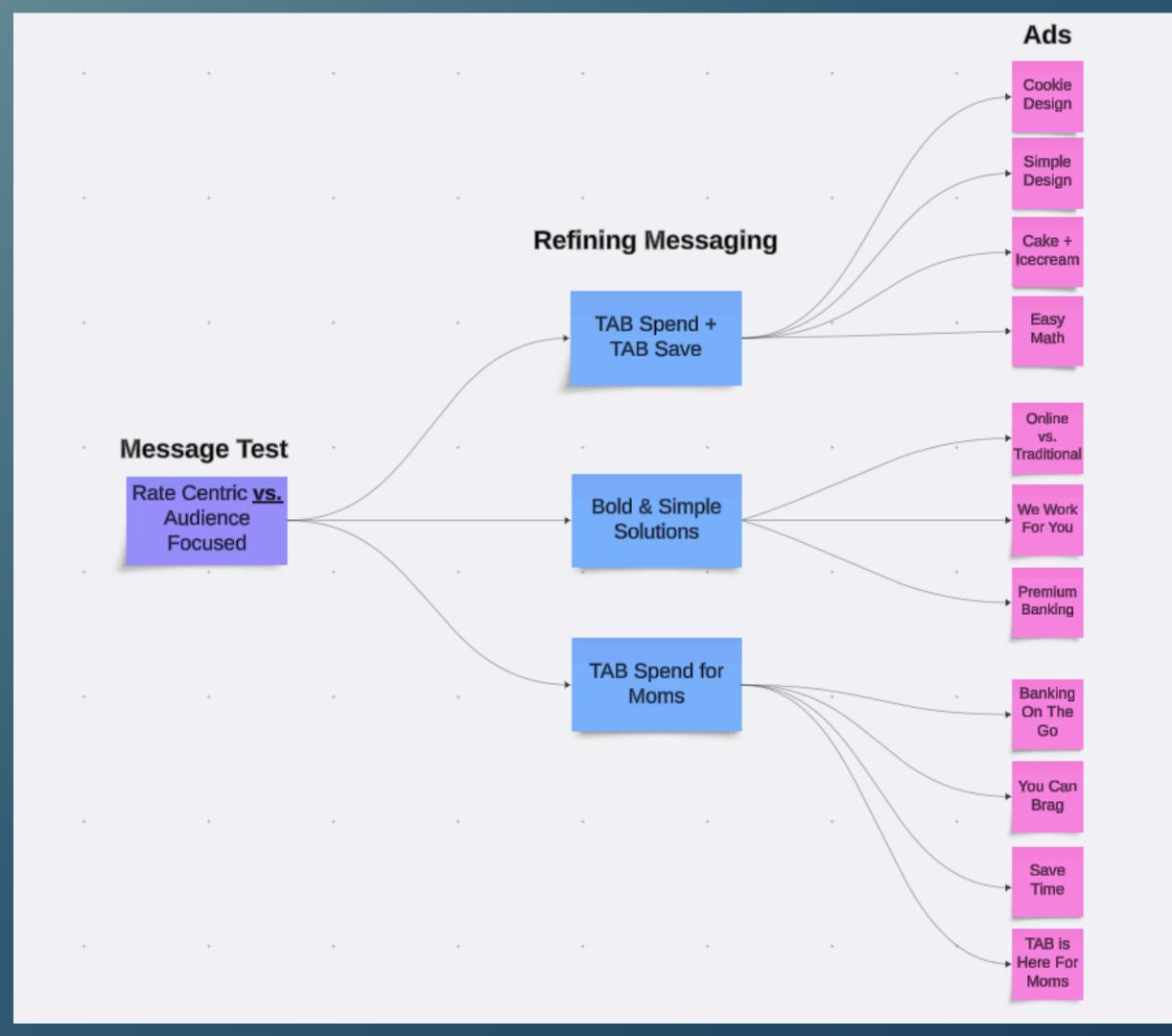
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Message Test Map

The first assumption to be challenged was if price or rate is the main driver for previous customer action.

Multiple product positioning messages and ad creative variations were tested, along with ad copy headlines.





Audience Segmentation

Audience targeting and segmentation are rightfully challenging in a regulated industry, especially banking, and investing.

Because of the discriminatory history of the financial industry, demographics can not be typically used.

This is very good. For marketers though, this poses a potential challenge as business school teaches you to target based on age, sex, income-level, etc.

What this campaign, and the other campaigns I have created, proved is that by focusing on firmographics and behaviors, you can succeed at having ethical market targeting.

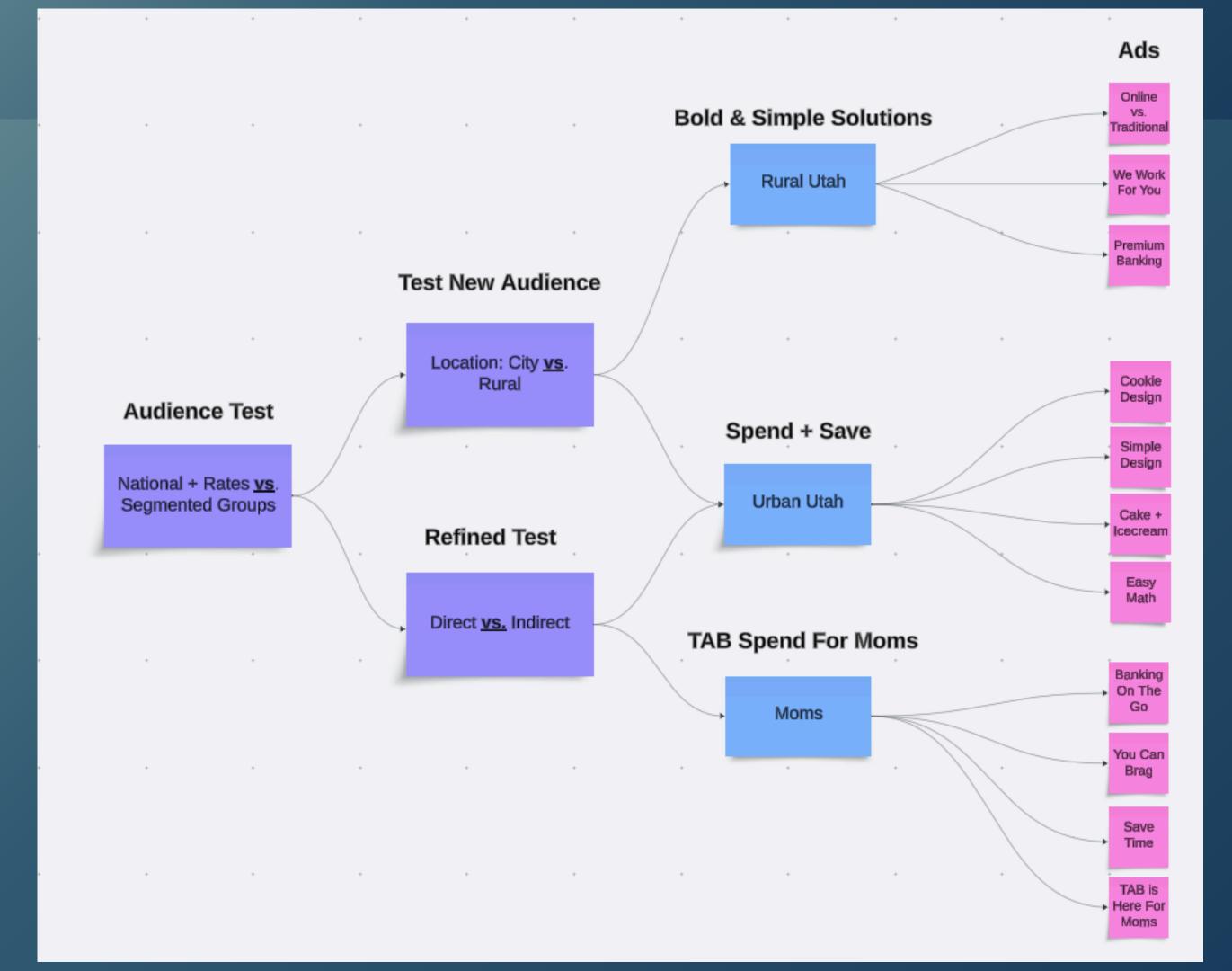
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Audience Test Map

The second assumption to be challenged was if campaigns should be national or localized.

To further assist with the message test, the audience test also included a direct segment (moms) with a broader segment to measure the impact of segmentation in marketing campaigns.



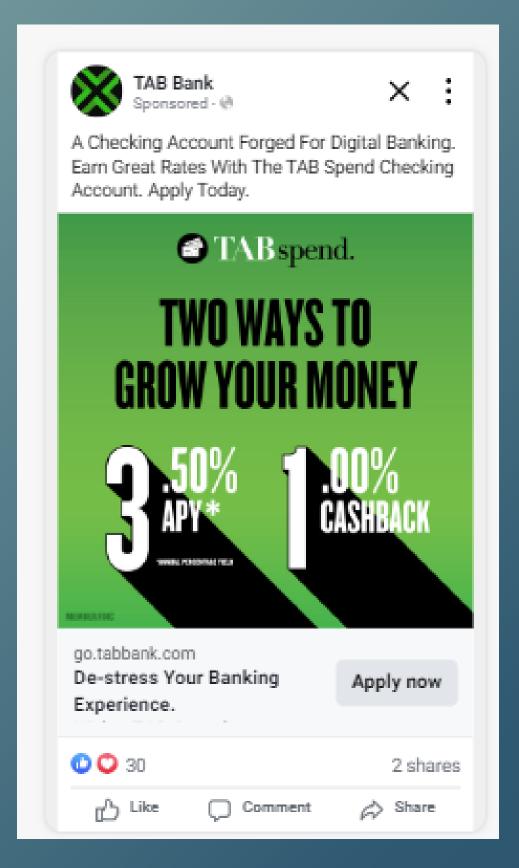


Campaign: Rates

- Meta advertising on Facebook and Instagram is one of the most costeffective ways of testing audiences. We have run billboard, affiliate, and
 event marketing programs to grow TAB Save with a rate-centric approach.
 This campaign used this same approach to provide a control group for the
 other messages tested.
- This campaign used the creative developed by JIBE, an agency that provided these when the initial TAB Spend launch date was in Q1 of 2024.
- This campaign targeted the US nationally as we have mainly focused marketing at a national level.



Creative





Rate Headlines

Beat National Rates

3.50% Annual Percentage Yield &1.00% Cashback.

De-stress Your Banking Experience.

Earn more with TAB Bank today.

Great Rates. Great Banking.

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Best Performing Creative

Ad Copy

Beat National Rates

lmage



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Campaign Results:

TAB Spend Rates											
Ad name	Amo	ount spent (USD)	Clicks (all)	CTR (all)	Link clicks	Impressions	CPM (cost per 1,000 impressions)	Frequency	Results	Cost per resu	
Updated TAB Spend Rate	\$	6,046.14	7613	69%	7256	1096324	5.51	1.89	5288	1.1	
Rate Ad - Jibe Creative	\$	2,469.21	2406	58%	1851	414818	5.95	1.57	1	2469.2	
Total:	Ś	8.515.35	10.019	64%	9.107	1.511.142	6	2	5.289	\$ 1,235,1	



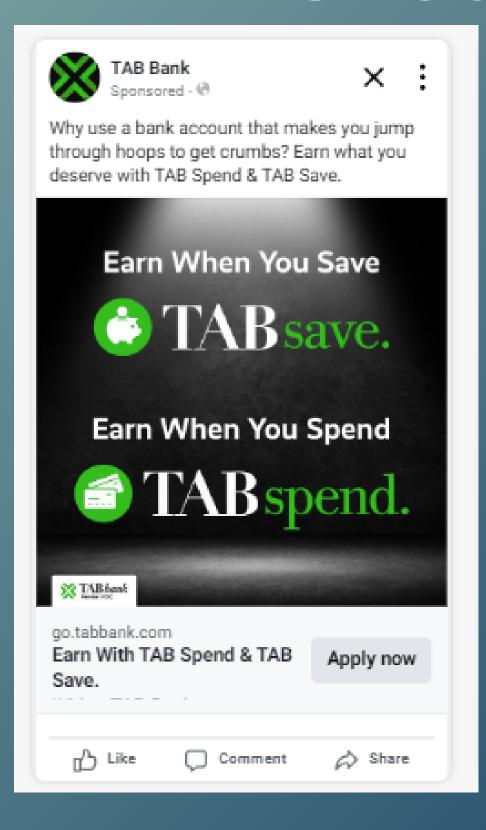
Campaign: Spend + Save

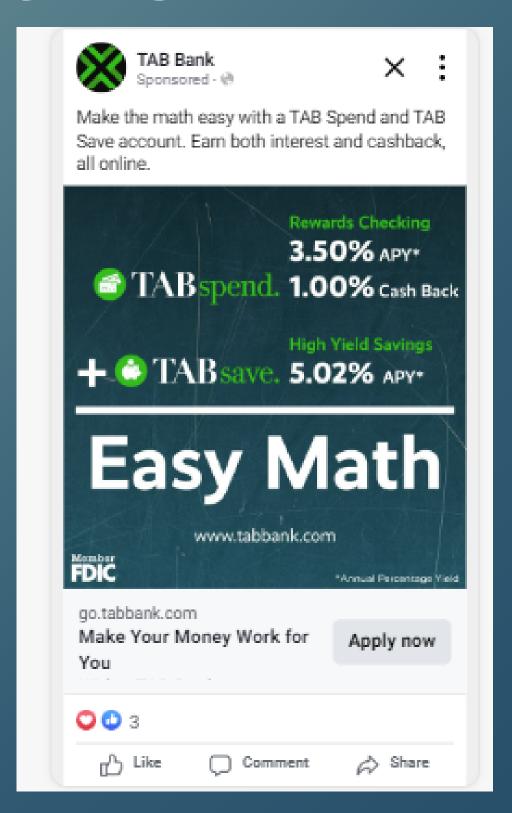
- The original Go-To-Market suggestion was to remain. HYS to TAB Save, with the rewards product being TAB Spend, to provide multiple marketing opportunities to use a Spend + Save approach. This campaign did that.
- Focusing on both TAB Save and TAB Spend allows consumers the chance to move all of their banking and deposits to TAB. It also provides a 1-2 punch narrative which can create a sense of stability and trust.
- The most effective way of getting more conversion value from a billboard campaign is to returned the area with digital online ads that provide easy access to the product.

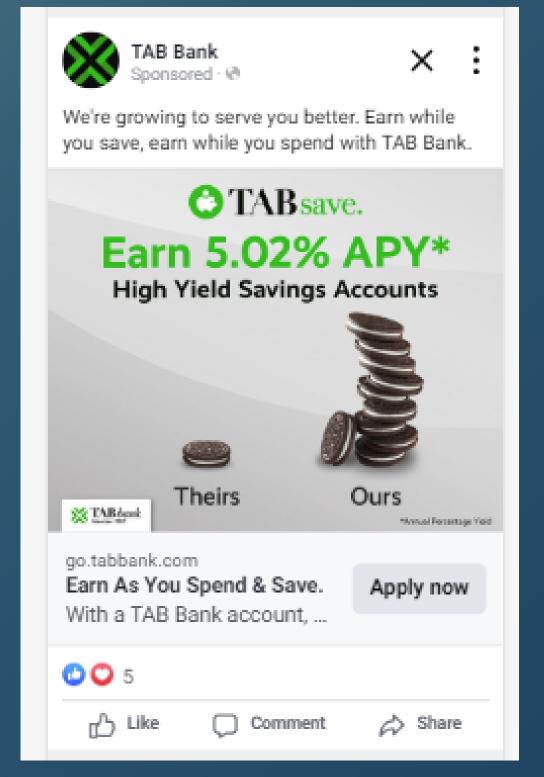
 This campaign did that by targeting the urban areas of Utah along the path of the TAB Save and then later TAB Spend billboards.



Creative



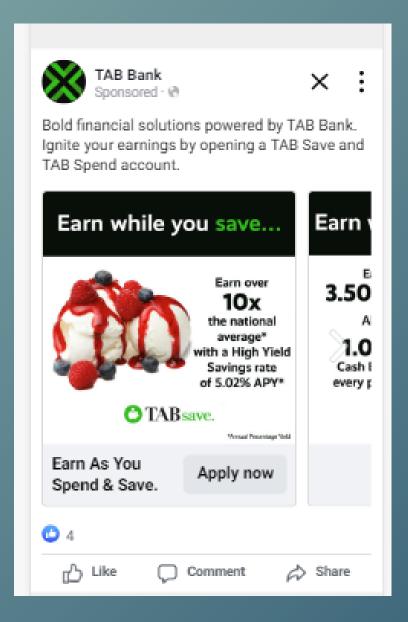


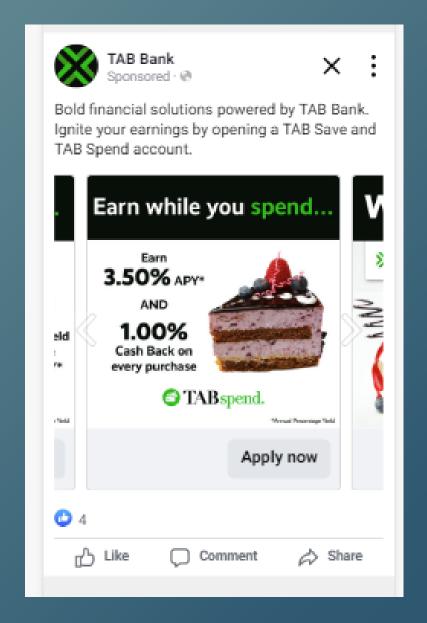


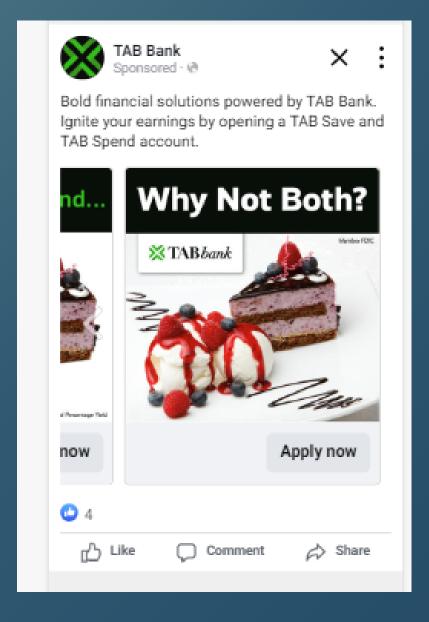
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Creative Cont.







TAB Spend + TAB Save Headlines

Earn With TAB Spend & TAB Save.

Earn As You Spend & Save.

Make The Math Simple.

TAB Save + TAB Spend

Make Your Money Work for You

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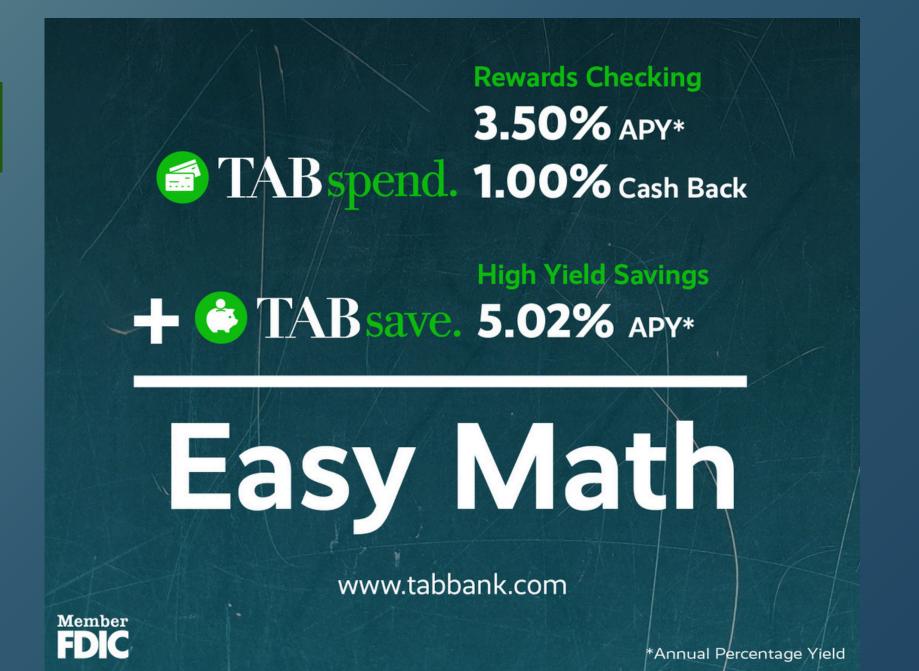


Best Performing Creative

Ad Copy

Earn With TAB Spend & TAB Save.

lmage



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Campaign Results:

TAB Save + TAB Spend										
Ad name	Amo	unt spent (USD)	Clicks (all)	CTR (all)	Link clicks	Impressions	CPM (cost per 1,000 impressions)	Frequency	Results	Cost per resul
Have Both	\$	2,477.15	3578	63%	3548	568987	4.35	6.45	3548	0.70
Earn Both Pie + Ice Cream	\$	2,045.11	3205	121%	3049	265117	7.71	2.93	3049	0.67
Billboard Ads	\$	1,388.19	2141	48%	2125	441599	3.14	6.62	2125	0.65
Spend + Save	\$	162.01	231	47%	235	48797	3.32	3.85	235	0.69
Total:	\$	3,595.31	5,577	72%	5,409	755,513	5	4	5,409	\$ 0.67

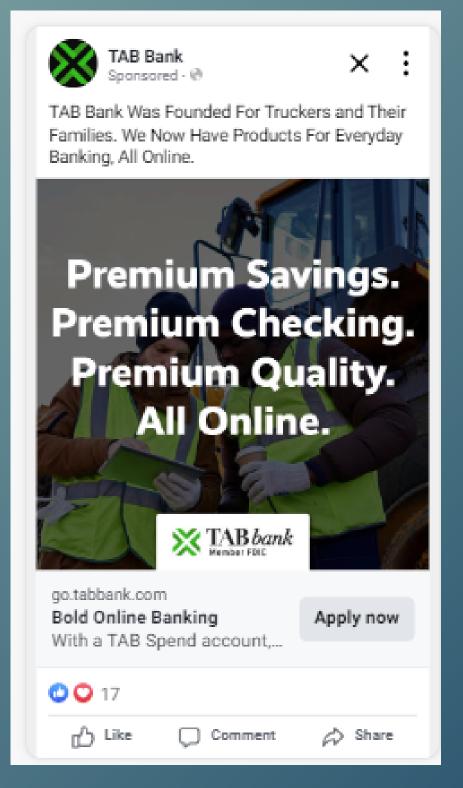


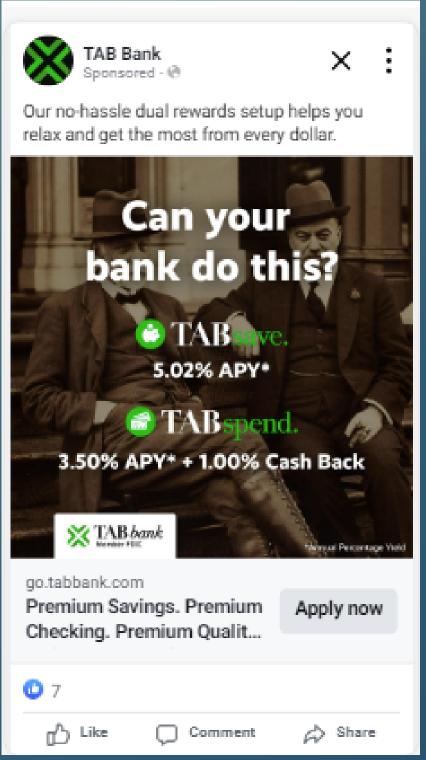
Campaign: Bold & Simple

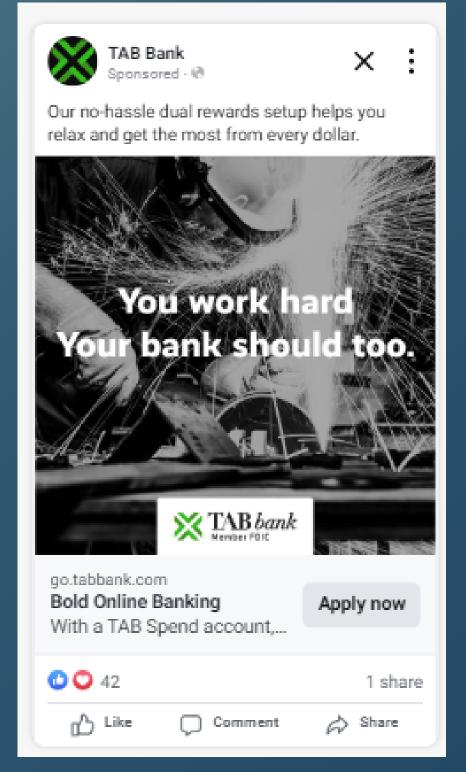
- With TAB Bank being an all online bank there is the possibility that small towns could really benefit from the premium rates and quality products offered, such as TAB Save and TAB Spend. This campaign tested that theory to see how small towns engaged.
- This campaign took more of a branded approach as TAB Bank has a presence in smaller towns from the product. This is reflected in the creative. This campaign targeted rural areas in Utah.



Creative







Bold & Simple Headlines Banking Made Simple Bold Online Banking Earn Interest + Cashback With One Account. Keep It Simple With TAB Bank's Bold & Simple Financial Solutions. Premium Savings. Premium Checking. Premium Quality, All Online.

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Best Performing Creative

Ad Copy

"Premium Savings. Premium Checking. Premium Quality, All Online."

lmage



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Campaign Results:

	Bold & Simple Solutions											
Ad name	Amo	ount spent (USD)	Clicks (all)	CTR (all)	Link clicks	Impressions	CPM (cost per 1,000 impressions)	Frequency	Results	Cost per resul		
Banking Made Simple	\$	3,069.82	4019	72%	3717	560542	5.48	6.74	3717	0.83		
TAB Spend Premium	\$	1,128.82	1731	50%	1685	346604	3.26	6.31	1685	0.67		
Can Your Bank	\$	885.84	1441	49%	1393	295710	3.00	6.92	1393	0.64		
Total:	ς	5.084.48	7.191	57%	6.795	1.202.856	4	7	6.795	\$ 0.71		



Campaign: TAB Spend for Moms

- Due to regulation limitations on segmentation within marketing targeting, the marketing team has not used specific persona targeting very frequently.

 This campaign took the approach of to mome to see how the product was accepted with a tailored audience message.
- This campaign focused on and family characteristics of motherhood and delivered imagery that aligned with it.



Creative

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TAB Spend for Moms

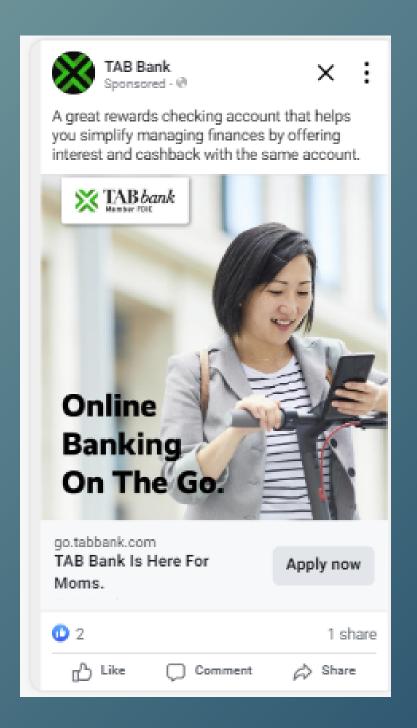
Financial Solutions Built for an On-The-Go Lifestyle

Save Time and Earn More with TAB Spend

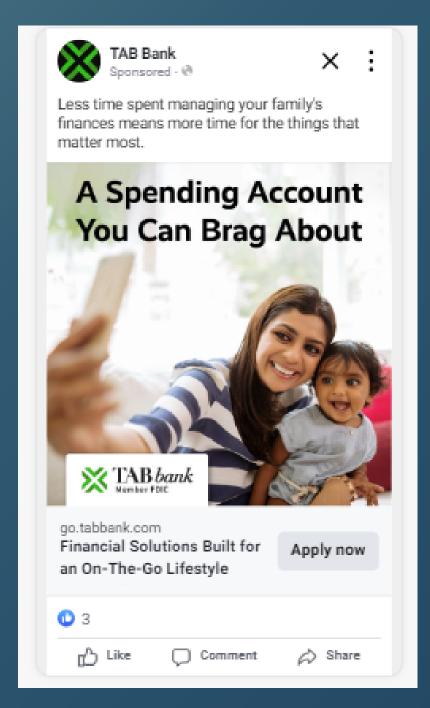
A Spending Account You Can Brag About

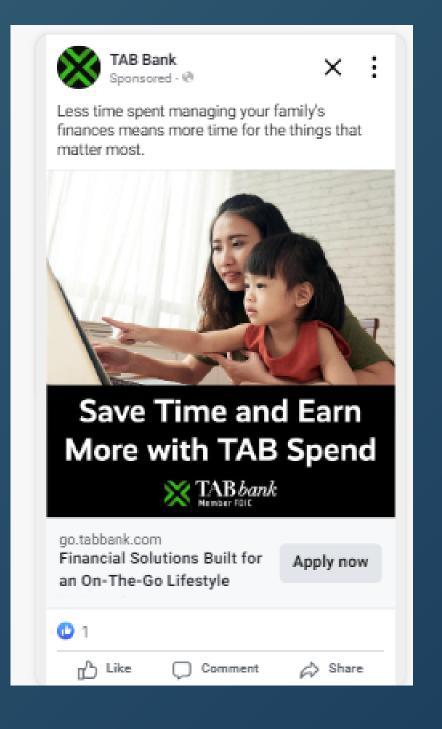
TAB Bank Is Here For Moms.

Online Banking On The Go











Best Performing Creative

Ad Copy

"Financial Solutions Built for an On-The-Go
Lifestyle"

Image



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Campaign Results:

TAB Spend for Moms											
Ad name	Amou	unt spent (USD)	Clicks (all)	CTR (all)	Link clicks	Impressions	CPM (cost per 1,000 impressions)	Frequency	Results	Cost per resul	
Online Banking On The G	\$	1,915.60	4336	37%	4356	1163234	1.65	8.42	4356	0.44	
TAB is here for moms	\$	1,823.11	3579	48%	3437	749152	2.43	6.14	3437	0.53	
Save Time	\$	1,359.95	2781	37%	2808	742003	1.83	7.09	2808	0.48	
You Can Brag	\$	982.73	2184	31%	2189	707154	1.39	6.93	2189	0.45	
Total:	Ś	4,165.79	8,544	39%	8,434	2,198,309	2	7	8,434	\$ 0.49	



All Campaign Results

All Campaigns

Campaign name	Ad name	Amount spent	(USD)	Clicks (all)	CTR (all)	Link clicks	Impressions	СРМ	Frequency	Results	Cost	t per result	Post reactions	Outbound clicks
TAB Spend - Rates Only	Rate Centric	\$ 6,0	094.32	7,691	70%	7,333	1,106,231	5.51	1.90	5,328	\$	1.14	25	7,317
TAB Spend Is For Moms	Online Banking On The Go	\$ 1,9	922.94	4,350	37%	4,370	1,166,193	1.65	8.43	4,370	\$	0.44	2	4,370
TAB Spend Bold & Simple	Banking Made Simple	\$ 3,0	081.94	4,031	72%	3,726	562,319	5.48	6.75	3,726	\$	0.83	51	3,726
TAB Spend Is For Moms	TAB is here for moms	\$ 1,8	831.30	3,586	48%	3,444	751,692	2.44	6.15	3,444	\$	0.53	45	3,440
TAB Spend + TAB Save	Easy Math	\$ 2,4	479.04	3,580	63%	3,550	569,404	4.35	6.46	3,550	\$	0.70	5	3,555
TAB Spend + TAB Save	Earn Both Pie + Ice Cream	\$ 2,0	069.53	3,243	121%	3,083	267,452	7.74	2.94	3,083	\$	0.67	5	3,086
TAB Spend Is For Moms	Save Time	\$ 1,3	368.31	2,798	38%	2,824	745,477	1.84	7.10	2,824	\$	0.48		2,822
TAB Spend - Rates Only	Rate Centric - Long copy	\$ 2,4	469.21	2,406	58%	1,851	414,818	5.95	1.57	1	\$	2,469.21	54	1,851
TAB Spend Is For Moms	You Can Brag	\$	990.34	2,194	31%	2,200	710,826	1.39	6.94	2,200	\$	0.45	3	2,200
TAB Spend + TAB Save	Billboard Cookie Design	\$ 1,3	389.10	2,143	48%	2,127	442,015	3.14	6.62	2,127	\$	0.65	7	2,125
TAB Spend Bold & Simple	TAB Spend Premium	\$ 1,:	134.08	1,739	50%	1,692	347,952	3.26	6.31	1,692	\$	0.67	22	1,692
TAB Spend Bold & Simple	Can Your Bank	\$	889.47	1,446	49%	1,396	296,742	3.00	6.93	1,396	\$	0.64	9	1,396
TAB Spend + TAB Save	Spend + Save	\$	163.77	233	48%	237	49,018	3.34	3.85	237	\$	0.69		237
	Total	\$ 25,88	83.35	39,440	56%	37,833	7,430,139	3.78	5.54	33,978	\$	1.31	228	37,817



Key Test Learnings



Best Performing Creative From All Test Campaigns

Ad Copy

"Financial Solutions Built for an On-The-Go Lifestyle"

Image

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Message Test Results

Rates Work

Despite the JIBE creative being simple and not well-loved internally at the bank, it performed the best when compared to all of the other creatives & messaging. It had the broadest targeting, but greatest number of clicks.

Be Direct

Using direct imagery that relates to the specific segment performed the best. Moving forward, within the limitations needed, marketing should take a more direct and segmented approach to creative, imagery, and experience.



Audience Test Result

Use Segmentation

In all cases, having a more tailored ad and landing page experience increased CTR and reactions. Several of the ads in the mom segmented campaign did the best. Taking personalized life events when forming personas can lead to better engagement and impact from creative and advertising investment.

Urban AND Rural

Both urban, national, and small towns all engage well with the material. However, there was no data to support that urban areas perform better than other areas.



Moms

I created ad copy, images, and landing pages to speak directly to how a rewards checking account product could help moms who manage their family finances.

After testing this audience, the creative was refine, targeting refined, and experiences improved. I continued to target this audience as it performed well.

To avoid creative bias, I had several associates of mine who are moms provide feedback on the creative and copy. I used interests and other life-stage points of data to prevent excluding anyone who would still be a good fit, but to provide a direct approach with marketing.

Rate-centric

When raising deposits, the danger is that as a high rate is lowered, you will lose customers. For this reason, I tested different ways of presenting the product.

I found that using creative imagery connected with rates led to more account applications and account openings.

The creative, messaging, and landing page experience was catered towards creatively discussing how rates matter and how the product was highly differentiated.

This campaign had a national reach and also retargeted an area where corresponding billboards were advertising the product.



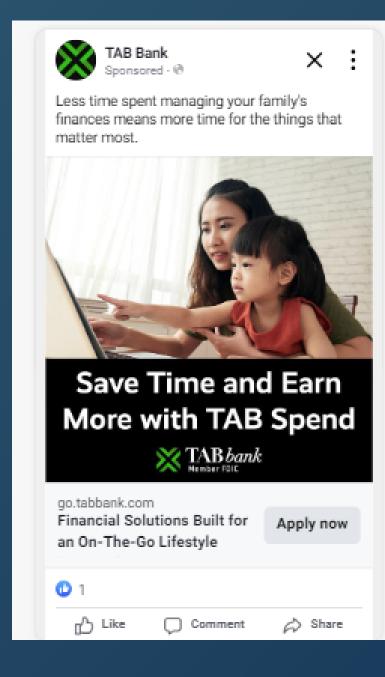
Applied Learning



Creative: Moms







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Mom Page

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Don't Settle For Less





Other Accounts

XTAB*bank*

Earn High Yield Interest Rates And CashBack With TAB Spend + TAB Save

Apply Now



ANNUAL PERCENTAGE YIEL	D (APY) CA SHBACK ON PURCHA SE S	MIN. DEPOSIT TO OPEN
3.50%	1.00%	\$0.00



ANNUAL PERCENTAGE	MIN. DEPOSIT
YIELD (APY)	TO OPEN
4.37%	\$0.00

Fanat effective as of October 6, 2004.
Interest rates and annual percentage yield (APY) may change at any time, at TOSIs discretion, without notice. Minimum balance to obtain APY is \$0.04. The standard deposit insurance amount is \$000,000 per depositor, per FDIC-insured bank, per ownership category (seam more).



Smarter, Simpler, Better,

Our no-hassle dual rewards setup helps you relax and get the most from every dollar.

To B Bank is on a mission to empower mome with financial solutions built for an on-the-go lifestyle. With TAB Bank, you can earn with every dollar you spend, and every dollar you save.

å single TSS Spend account that earns cashback on purchases and pays interest on your daily balance means less time spent transferring funds between savings and checking. Less time spent managing your handle descriptions of the spent managing your handle descriptions.

Earn 4.37% APY When You Save AND 1.00% Cashback When You Spend!

Earn nearly 10x the national average with TAB Bank checking and Saving accounts.

earling in FOIC Markly Rate Cop Information as all Englander 18, 2004.





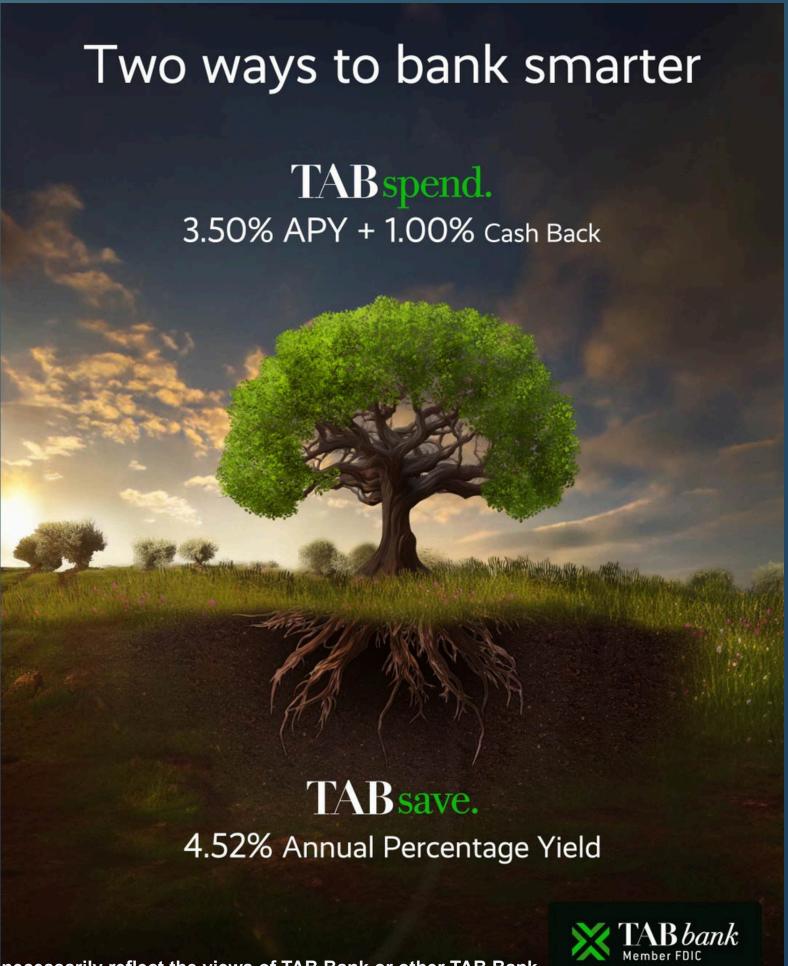


Creative: Rate









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Rate Page

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Don't Settle For Less





Other Accounts

X TAB bank

Beat National Rates & Earn More With TAB Spend + TAB Save



ANNUAL PERCENTAGE YIELD (APY)

3.50%

\$0.00



ANNUAL PERCENTAGE	MIN. DEPOSIT
YIELD (APY)	TO OPEN
4.37%	\$0.00

Rates effective as of October 6, 2004.
Interest rates and annual percentage yield (IPPY) may change at any time, at Todas discretion, without notice. Minimum balance to obtain IPPY is \$0.04. The standard deposit insurance amount is \$000,000 per depositor, per PDIC-insured bank, per ownership category (<u>warm note</u>).

Earn 4.37% APY When You Save AND 1.00% Cashback When You Spend!







Make The Math Easy.

Our no-hassle dual rewards setup helps you get the most for your money.

Why choose between cashback and interest? Farn both, TAH Bank is on a mission to lift and empower you financial future by creating simple solutions for savings and every day checking. You can earn with every



Results

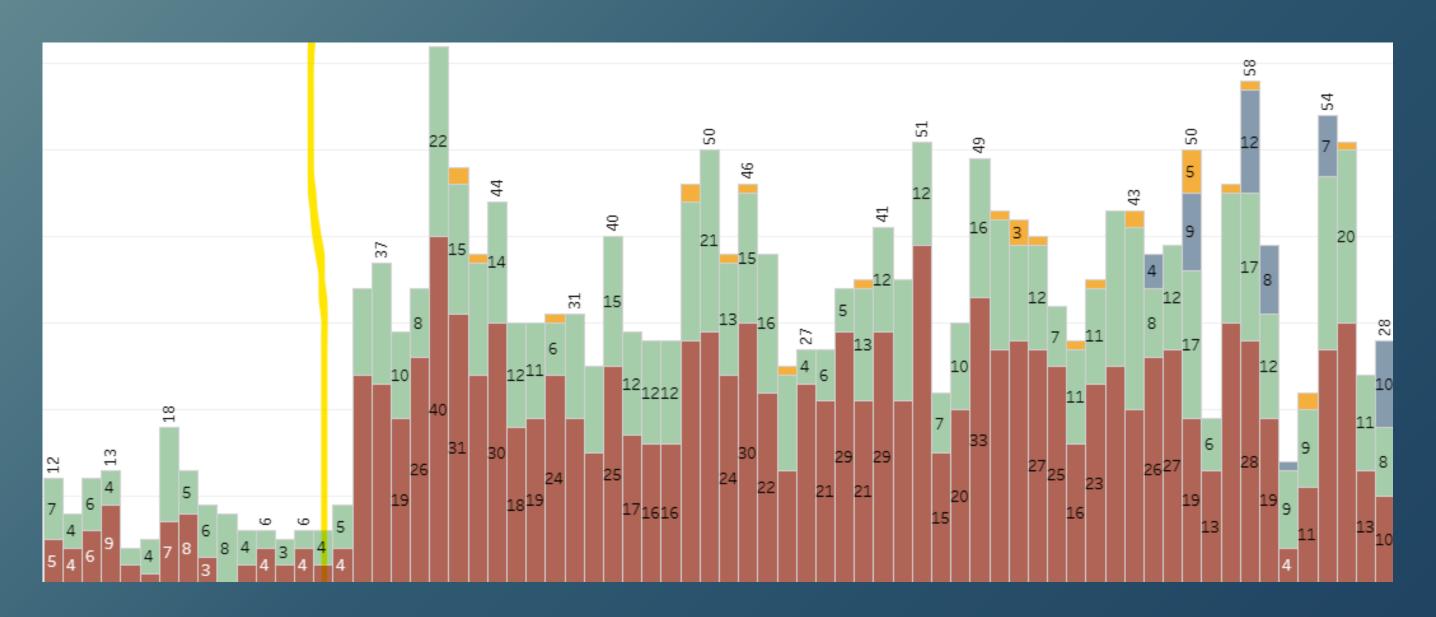
Oct. 17th - Dec. 9th									
Campaign name	Result type	Results	Reach	Frequency	Cost per result				
	Website purchases	367.00	58,024.00	4.82	\$ 48.92				
	Amount spent (USD)	Impressions	CPM (cost per 1,000 impres	Link clicks	CPC (cost per link click)				
Moms	\$ 17,955.18	279,672.00	\$ 64.20	2,629.00	\$ 6.83				
	CTR	Clicks (all)	CTR (all)		Website purchases				
	0.94	3,978.00	1.42		367.00				
	Result type	Results	Reach	Frequency	Cost per result				
	Website purchases	446.00	39,776.00	8.40	\$ 31.52				
Rate-Centric	Amount spent (USD)	Impressions	CPM (cost per 1,000 impres	Link clicks	CPC (cost per link click)				
Nate-Cellule	\$ 14,056	334,036	\$ 42.08	3,504	\$ 4.01				
	CTR	Clicks (all)	CTR (all)		Website purchases				
	1.05	5,462	1.64		446				

Total Spent	\$ 32,011
Total ad to application submission	813
Total New Deposit Customers	1,622
Cost per customer	\$ 19.74



Deposit Volume Trend

campaign starts



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"Mental availability is about making your brand known and easily thought of in **buying situations**."

Prof. Jenni Romaniuk, Ehrenberg-Bass Institute

"Mind-share **leads** to market-share." LinkedIn B2B Institute



Noah Cisneros | Adaptable Growth Marketing

THANKYOU

Email: noah@noahcisneros.com • Phone: (385) 261- 9296 •

LinkedIn: linkedin.com/in/noahmcisneros • Website: noahcisneros.com

