

B2B Growth Campaign

N O A H C I S N E R O S



ABL Growth Campaign

ABL had been core product for TAB Bank since **1998**. That means they had about 25 years of experience offering this product when I joined.

The market was down, and the product was not performing well. There were two aspects that needed improvement: **Performance and Branding**.

This is how I tackled it:

- Combined a legacy product with a fresh **perspective** and a new **GTM** strategy, breathing new life into ABL.
- Grounded campaign in economic realities, underwriting friction, and **competitive** pressures.

Real quick, let's define the product marketed:

How Does ABL work?

Asset-based lending (ABL) is a type of business loan that's backed by your company's assets, like equipment, inventory, or unpaid invoices. In other words, you use what your business already owns as collateral to secure funding.

Since these loans are secured, interest rates are typically lower than those of unsecured loans. And if a borrower can't repay, the lender can recover some of the loan by using the collateral.

ABL is designed for businesses (not individuals), and it's also commonly referred to as commercial finance or asset-based financing.

Campaign Context: The Problem

The goal was to develop and launch a campaign to grow this product.

I started by analyzing what was not working using the historical data. Data streams included prior paid performance, underwriting, customer **lifecycle**, and **sales** performance.

The executive team needed insight into *why* the product was not growing.

Total SQOs Lost	Data
Timeframe	[REDACTED]
Total Loan Amount	\$ 1,159,900,000
Total Potential Revenue Lost	\$ 92,792,000

Assumed Rev. Rate

8%

Lost SQO That Were Marketing Driven	Data
Timeframe	[REDACTED]
Total Loan Amount	\$ 73,500,000
Total Potential Marketing Revenue Lost	\$ 5,880,000

Deal Drop-off Per BDO Per SF Stage

Closed Lost

89

Closed Lost

41

Closed Lost

24

Closed Lost

14

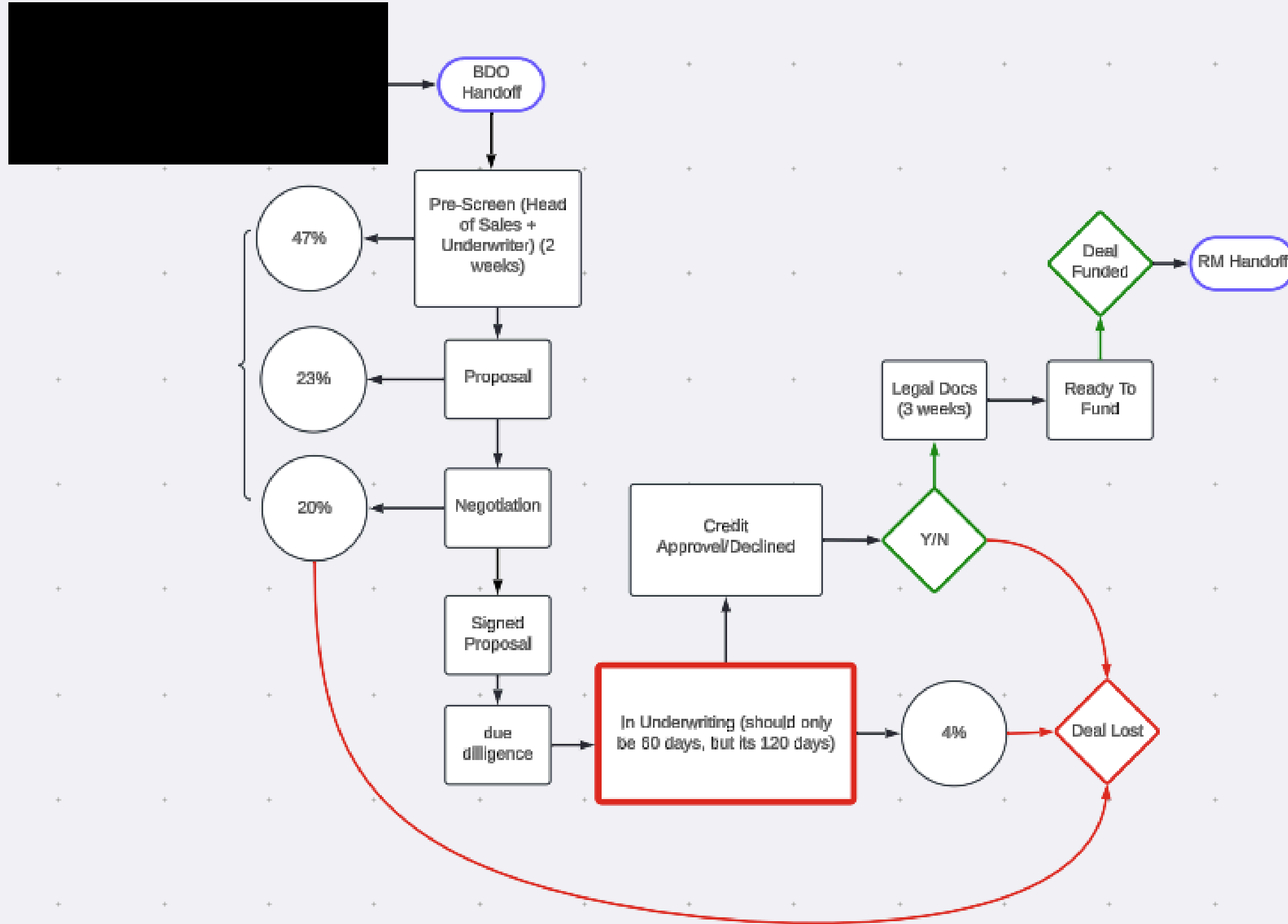
Pre-Screen	54	60.67%
Proposal	12	13.48%
Negotiation	15	16.85%
In Underwriting	1	1.12%
Legal Docs	1	1.12%
Ready To Fund	0	0.00%
On Hold	2	2.25%
Funded/Booked	0	0.00%

Pre-Screen	22	53.66%
Proposal	2	4.88%
Negotiation	12	29.27%
In Underwriting	1	2.44%
Legal Docs	0	0.00%
Ready To Fund	0	0.00%
On Hold	4	9.76%
Funded/Booked	0	0.00%

Pre-Screen	7	29.17%
Proposal	13	54.17%
Negotiation	3	12.50%
In Underwriting	1	4.17%
Legal Docs	0	0.00%
Ready To Fund	0	0.00%
On Hold	0	0.00%
Funded/Booked	0	0.00%

Pre-Screen	1	7.14%
Proposal	11	78.57%
Negotiation	1	7.14%
In Underwriting	0	0.00%
Legal Docs	0	0.00%
Ready To Fund	0	0.00%
On Hold	1	7.14%
Funded/Booked	0	0.00%

ABL Client Post-Marketing Journey Should close in 90 days, however, it takes 155 days..



The timeline gap between the marketed 90-day process and the actual 155-day average was identified through my analysis.

Given this misalignment, I needed to adjust the messaging to reflect the true underwriting timeline.

Continuing to emphasize speed, ease, or fast processing, without operational alignment, creates a credibility gap and contributes directly to lost opportunities.

Campaign Context: The Change

The marketing for all of TAB's lending products had taken a traditional **product-marketer** approach. This did not work well as TAB Bank had **minimal** awareness.

Instead of marketing products, like SMB or ABL, I convinced stakeholders to allow me to market "Business Lending."

The product was determined by the client's balance sheet, but the need for all of the lending products was the same: **More Cash Flow**.

By focusing on the **value offered**, not the specific product, we were able to highlight the strengths of the bank.

Here's what changed:

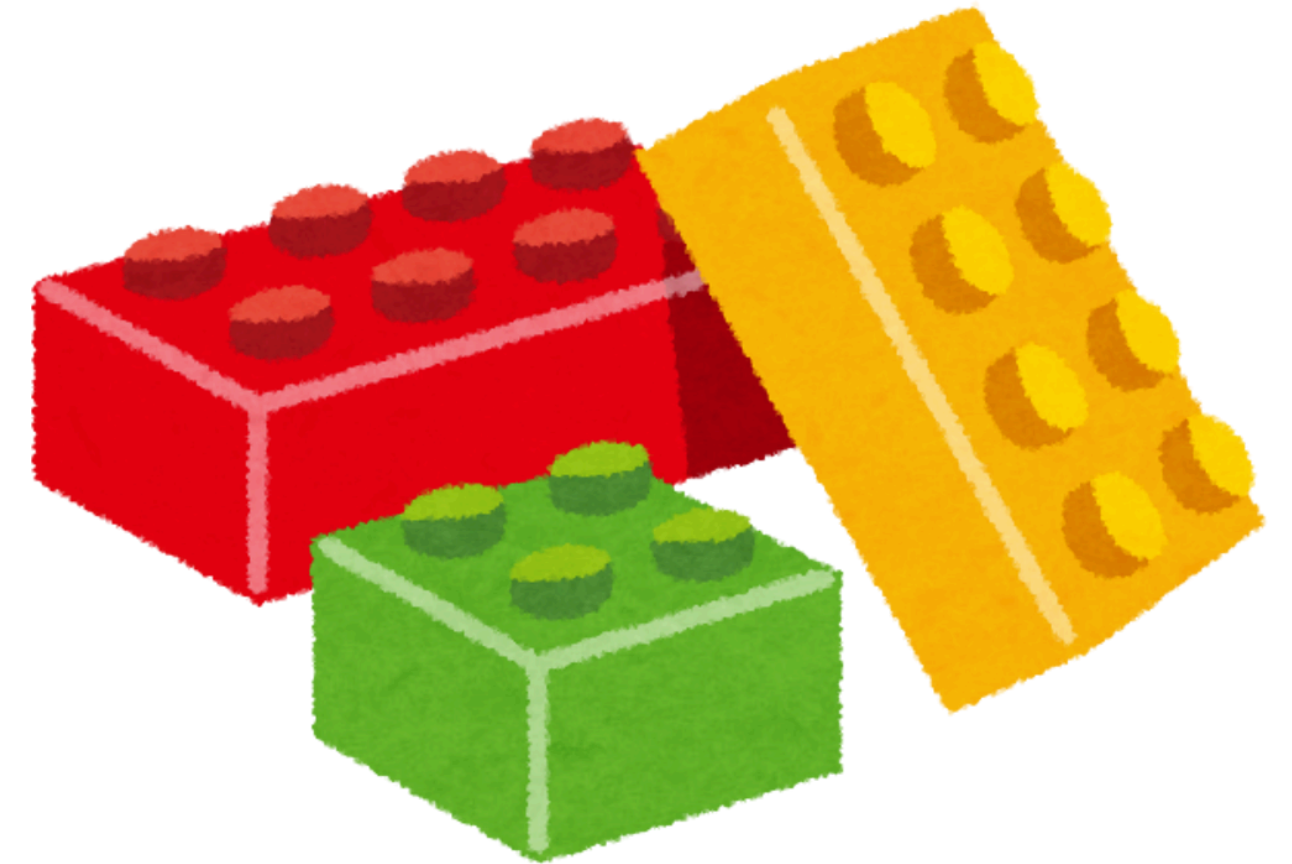
- Unified STAR, SMB, and ABL under a singular "Business Lending" banner to **simplify** positioning.
- Focused on the **need** (cash flow challenges) over the product, aligning with CFO priorities.



Campaign Context: Value Prop.

I set the clear business lending value proposition:

We Provide **Financial Solutions** For **Businesses** To Solve Their **Cash Flow Needs** So They Can Continue To **Grow & Operate.**





Target Audience

I knew having defined segments were critical to effective growth marketing.

Because of financial regulation, traditional methods of developing segments, such as demographics, were not legally allowed.

To **balance segmentation needs and compliance safety**, I utilized firmographic identifiers to define two key segments for this campaign.

Firmographics Used:

- Job title
- Seniority
- Industry
- Asset volume
- Asset type
- Business revenue
- Employee count
- Accounting software used
- Location

Psychographics Used:

- Interests
- Pain points
- Stress inducers



Target Audience: Building Segments

To define the right segments, I looked at the historical client data.

Common Findings From Client Profiles for ABL Portfolio

Date Range	[REDACTED]
Job Titles:	CFP, President, VP of operations, CFO, CEO, Founder, Operations Manager, COO, president
Locations:	USA
<i>Details</i>	<i>Heavy concentration in NY and Texas</i>
Industries:	Transportation (15), Manufacturing (20), Construction (2), Logistics (2), Wholesaler (3), Staffing (1)
<i>Details</i>	<i>Trucking: Fleets of 50 or more. Manufacturing: medical, textile, beverage, casting, vehicles, plumbing, environmental, pharmaceutical.</i>
Sources:	[REDACTED]
Year pacing:	[REDACTED]
<i>Details</i>	[REDACTED]

Target Audience: Segment One

Target the True Decision-Makers

Segment 1: Prospects

Industry: Manufacturing, Transportation, Wholesale

Job Titles: CFO, President, Financial Controller

Asset Type: A/R, Machinery, & Inventory

Business Revenue Range: \$10M - \$150M

Employee Count: 10-200

Accounting Software Used: Intuit, Freshbooks, & Xero

Personal Interests: Golf, food, cars, etc.

Stress Inducers: Recapitalization, financial restructuring, need for growth.



Target Audience: Segment Two

Target the Decision-Maker Circle

Segment 2: Referral Sources

Industry: Lending, banking, accounting firms, legal consulting

Job Titles: Broker, Investment Banker, Financial Consultant

Business Revenue Range: \$10M - \$150M

Employee Count: 5-50

Personal Interests: Golf, food, vacations

Stress Inducers: Current client's credit worthiness, loan size needed, non-traditional client industries


Location: Locally divided by sales regions





Channels & Execution

Prior Channel Attribution

ASSET TYPE	(SUM) LINEAR  ↓
Contact import	2,383.13
Integrations	666.4
Website page	130.25
Other Lead Creation	82
External page	19.28
Landing page	2
Blog post	1.9
Misc HubSpot page	1.72
Ad	1
Listing page	0.32
Report Total	3,288

Because of poor prior channel attribution, it was difficult to evaluate historically effective channels.

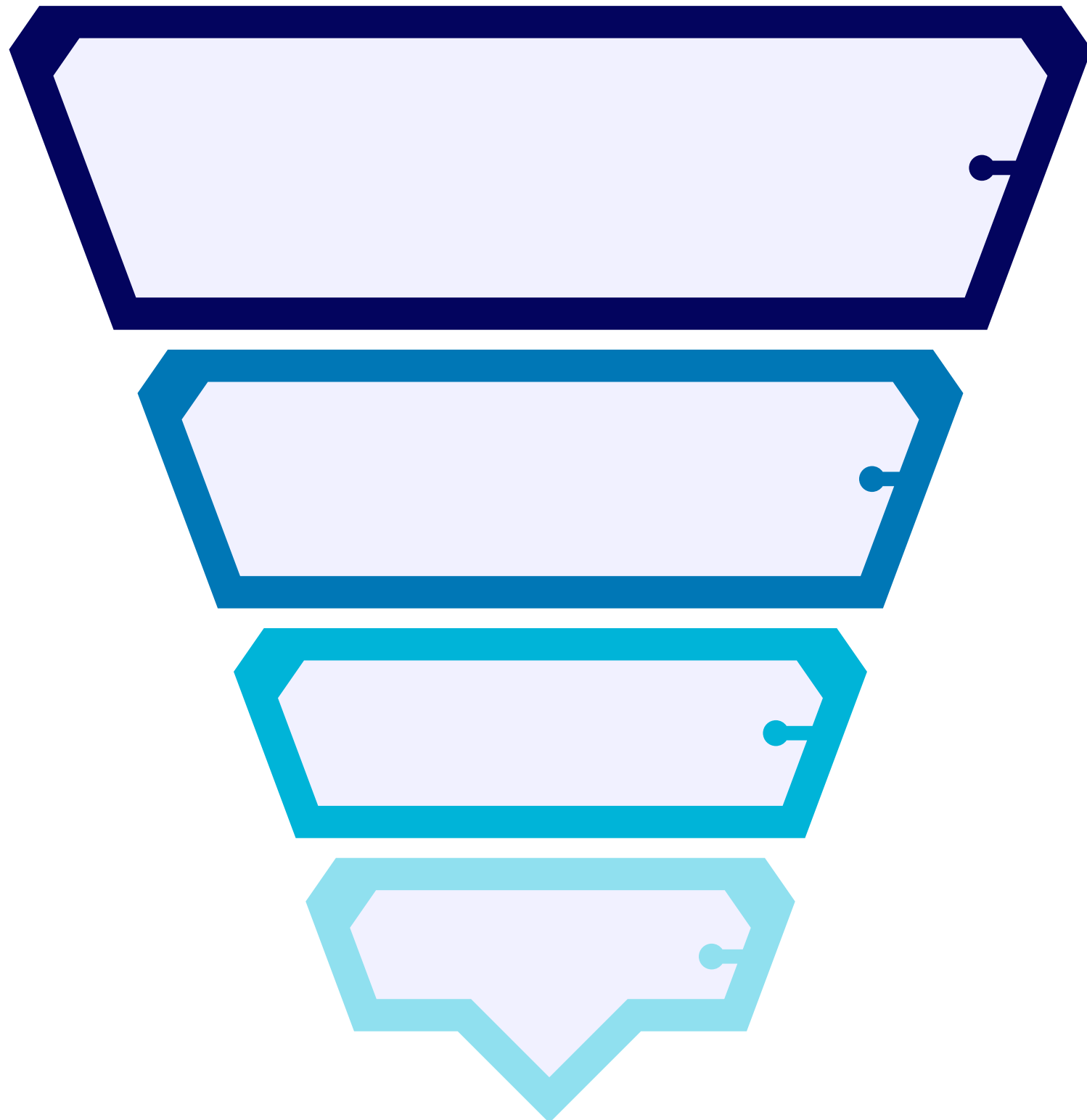
For this reason, I used a traditional marketing funnel channel approach.

This combined with channel testing, directed the channels utilized.



Channels & Execution: Channels

Multi-Channel Funnel



Awareness: Introduce who you are and what value you provide

- **Channels:** YouTube, Meta, Display, LinkedIn Thought Leadership, Organic Social Media

Consideration: Educate and explain specific product value.

- **Channels:** Industry Publishers (ABL Advisor), LinkedIn Video Ads, Google Demand Gen, Email Nurture Sequence, Case Studies (ABL Stories), & ABL Webinar

Action: Drive conversion through case studies and business application material.

- **Channels:** LinkedIn Doc/Lead Form Ads, Customized Content (CFO Guide, ABL Sponsor Guide)

Engage: Continue to be top-of-mind as the leader of your space.

- **Channels:** Direct mail postcard



Channels & Execution: Competitor Research

I researched competitors to better grasp TAB's points of differentiation and parity to drive creative and message positioning.

What Makes TAB Bank Different?



Traditional Banks

Banking Relationship

✔ Offers dedicated advisory-focused relationships.

Transactional relationships with minimal advisory engagement.

Client Credit Approach

✔ Serves businesses declined by traditional lenders due to perceived complexity or credit worthiness.

Prefer simple business structures with high creditworthiness.

Operational Complexity

✔ Embraces and confidently manages industry complexity.

Avoid complexity to minimize customization.

Industry Expertise

✔ Over 25 years of deep, specialized understanding, enabling customized Asset-Based Loans.

General industry understanding with broad credit assessments.

Customization Level

✔ ABL Solutions tailored specifically to underserved industries.

Limited customization, standard product sets, and often over-collateralized offerings.

Scalability

✔ Credit line can grow as your business grows.

Limited to standardized increases.

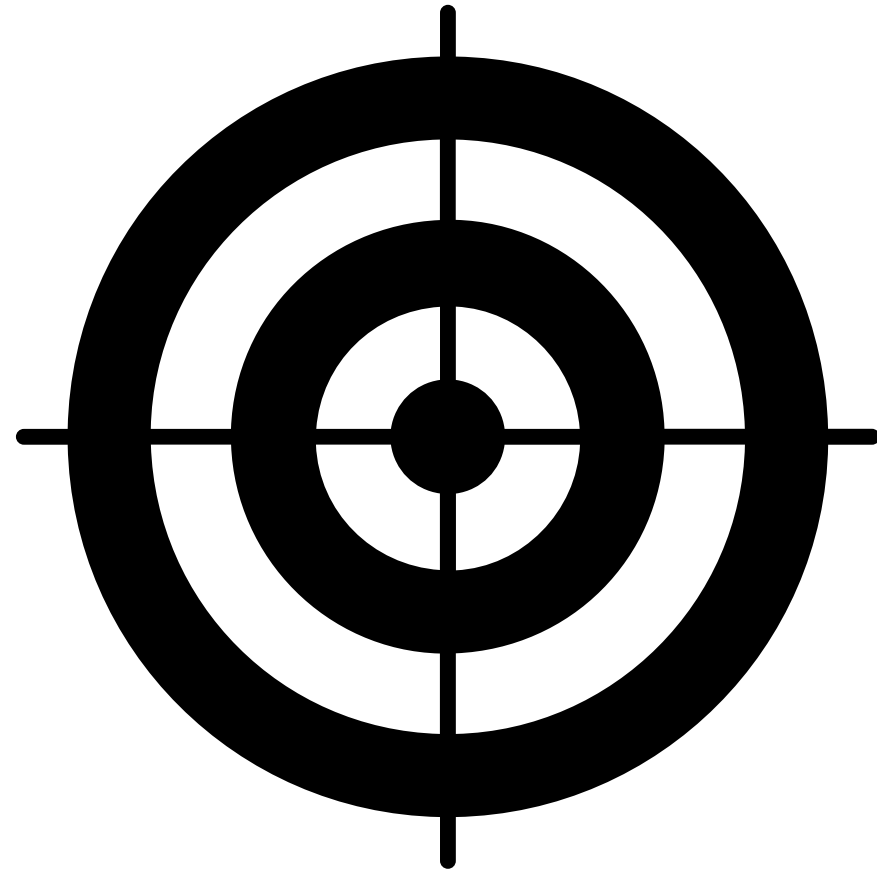


Competitor Matrix Summary (High-Level Product View)

Competitor	Speed / Flex	Full-Bank	Tech/Digital	ABL Specialty	Scale	Brand Strength
Celtic Capital	5	2	2	5	3	3
eCapital	5	1	4	5	5	4
Mercury	4	2	5	1	2	5
Mechanics Bank	3	5	3	3	4	4
Byline Bank	3	5	3	4	4	4
PPBI (Pacific Premier)	3	5	3	4	5	4
First Commonwealth Bank	2	5	3	2	4	3
Axos Bank	4	4	5	2	4	4
Amegy Bank	3	5	3	3	5	4
TD Bank	3	5	4	4	5	5
Brannen Banks	2	3	2	1	2	2
Enterprise Bank	2	4	3	2	3	3
ECG (Ernst & Young Corporate Finance)	4	1	3	3	5	5



Channels & Execution: Precision Messaging



Value-Based and Segment-Specific Messaging:

- Crafted messaging to match key segment pain points: “We fund what others won’t.”
- Highlighted differentiators like customization, relationship support, and speed-to-funding honesty.
- Used messaging to guide creative imagery development.

B2B Asset Lending Messaging

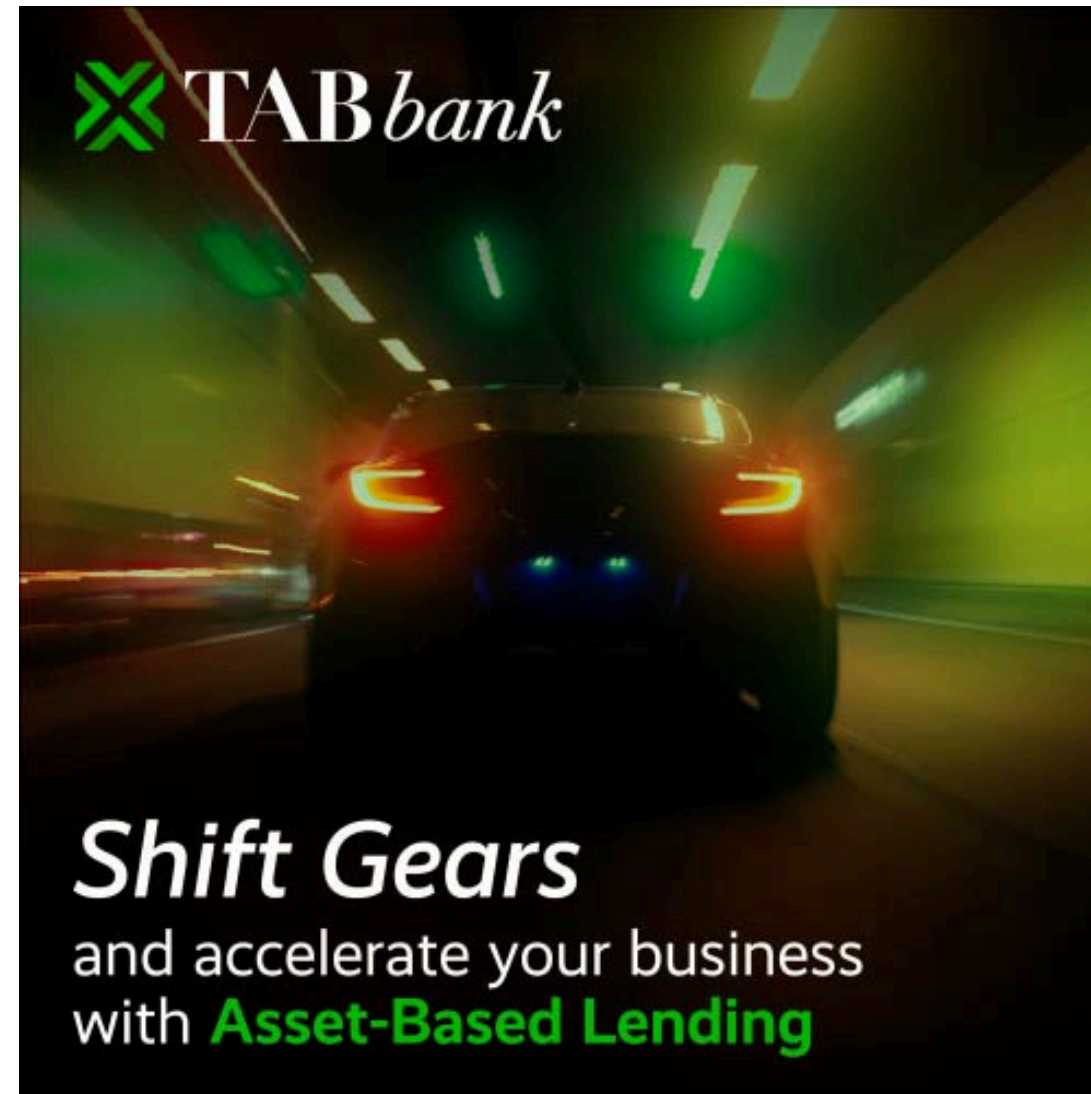
- We Fund Deals Other Banks Won’t
 - Rejection hurts operations.
 - Looking out for the “little guy.”
- Put Your Assets to Work
 - “Free” liquidity from your balance sheet.
- Personalized & Customized Loans
 - You’re a person, not just a number.
 - TAB sees “potential.”
 - Solving the puzzle.

Channels & Execution: Content That Converts



✕ TABbank

Get into the zone
and let **Asset-Based Lending**
shift your business to the next level



✕ TABbank

Shift Gears
and accelerate your business
with **Asset-Based Lending**



✕ TABbank

Make the right move
and let **Asset-Based Lending**
advance your business to the next level

Channels & Execution: Content That Converts



Channels & Execution: Form Optimization



Solve Your Cash Flow Needs

Note: This form is not an application for credit and you will not be asked to provide any confidential business or personal information (EIN, SSN, etc.) at this point in the process. [Privacy Policy](#).

First Name*

Last Name*

Email*

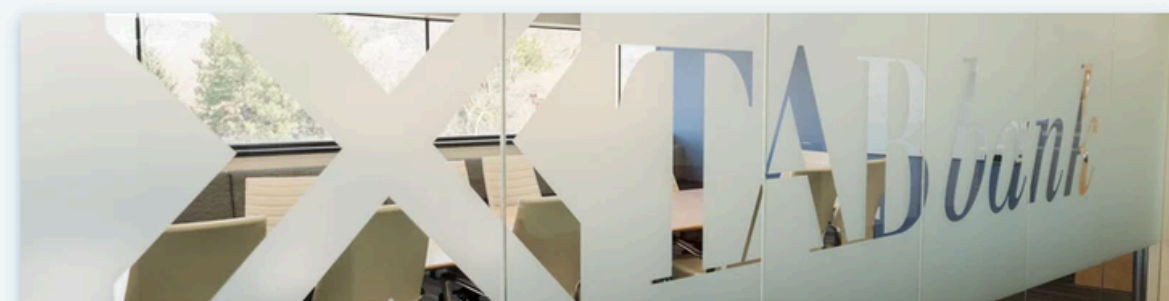
Phone Number*

1/3

Next

Contact

Team



Loan Size Range*

- \$0.00 - \$10,000
- \$10,000 - \$300,000
- \$300,000 - \$1,000,000
- \$1MM - \$10MM
- \$10MM +

State*

2/3

Previous

Next



What Assets Would You Like To Use As Collateral?*

- Inventory
- Accounts Receivable (AR)
- Machinery
- No Collateral Assets

3/3

Previous

Let's Chat!

Product



Pre-recorded a webinar by TAB Bank's CFO about how TAB Bank helps CFOs with Business Lending products



Asset-Based Lending Webinar

Hello friend,
We are grateful for the time you have spent engaging with our content focused on helping businesses reach their full potential through TAB Bank's Business Lending products.

We think you would enjoy this informational pre-recorded webinar, which dives into some details surrounding one of our most powerful lending options: Asset-Based Lending.

Please click the button below to access the ABL Webinar. Turn potential into reality for your business and access the cash flow your business needs.

ABL Expert Speaker



Curtis Sutherland
Head of Sales & Business Development

[Watch Now](#)

Sincerely,
TAB Bank's Business Lending Team



Goals, Data, & Outcomes

Going into the campaign my main objective was to product 3 funded ABL deals/clients. My secondary objective was to find insights into what helped and did not help the product grow.

Below are the end-of-campaign metrics for paid advertising and email marketing:

Channel	CTR	CPM	Clicks	Views	Conversions	Engagements	Impressions	Conversion Rate	Spend	CPC	Conversion Cost
LinkedIn	0.97%	\$ 203	4,308	103,123	16	5,144	574,995	4%	\$ 46,940	\$ 11	\$ 2,934
Google	1.09%	\$ 28	4,814	388,950	395	61,351	388,950	6%	\$ 11,038	\$ 2	\$ 28
ZoomInfo Display	0.11%	\$ 9	-	142	-	210	202,004		\$ 1,900		
Total:	1.03%	\$ 116	9,122	492,073	411	66,495	963,945	5%	\$ 57,977	\$ 6	\$ 141

Email Performance	
Avg. CTR	21%
Avg. Open Rate	30%
# of Emails Used	17

Goals, Data, & Outcomes: Results

The KPI given to me was to drive 3 funded deals. I drove **2** funded deals. However, due to the improvement in **MQLs** generated and the **campaign ROI**, the campaign was considered a success.

Total Credit Driven By Campaign	\$	107,500,000
Lost Credit	\$	88,000,000
Open Credit	\$	12,000,000
Approved Credit	\$	7,500,000
Rev. Rate		8%
Revenue From Campaign	\$	600,000
Campaign Cost (Ad Spend + Creative)	\$	112,977
ROI of Campaign		531%



Goals, Data, & Outcomes: Results

The new form improved the lead quality, this led to the development of a lead scoring system that I built within HubSpot.

	YEAR 1	YEAR 2
MQL	6	16
SQL	7	12
YOY MQL	167%	
YOY SQL	71%	

Prospect/Deal Criteria	Score								
US Based	1	1	1	1	1	1	1	1	1
\$1MM - \$10MM + Loan Range	1	1	1	1	1	1	1	1	1
Assets									
A/R	2	2	2	2	2	2	2	2	2
Inventory	1.5	1.5		1.5	1.5		1.5	1.5	
Machinery Equipment	1			1			1		
Job Title									
President	2	2	2						
CFO				1.5	1.5	1.5			
Controller							1	1	1
Annual Rev. Range	1	1	1	1	1	1	1	1	1
Business Email	1	1	1	1	1	1	1	1	1
Score	11	10	8	10	9	8	10	9	7

BDO Contact /Referral Criteria	Score							
State is Known	1	1	1	1	1	1	1	-1
# of engagements L12M >4	1	1	1	1	1	1	1	
Days since last engagement <60	1	1	1	1	1	1		
Business Email	0.5	0.5	0.5	0.5	0.5			
Associated Phone #	0.5	0.5	0.5	0.5				
# of Associated Deals 1+	3	3	3					
BDO Event Attendee	2	2						
# Post prescreen deals 1+	3							
Score	9	9	7	4	4	3	2	(1)

Learnings & Impact on Strategy

What did you learn from this campaign? Take the time to analyze the situation, layout the product positioning, define segments, then go to work.

How did those learnings impact your subsequent marketing strategy, experimentation roadmap, or channel mix?

Utilizing a multi-channel approach has been applied to all B2B product marketing at TAB.

Branding and performance marketing are both needed to effectively run growth marketing campaigns.



Disclaimer: I was an employee of TAB Bank. The postings on this site are my own and do not necessarily reflect the views of TAB Bank or other TAB Bank employees. No TAB Bank products, rates, or services are offered on this website or by me in any form at any time.

Routine automates success.

I knew I had to build the needed systems if I wanted this growth to continue.

Here is a short list of a few of the elements I built systems for:

- Attribution & tracking
- HubSpot CRM integrations + email automations
- ZoomInfo Marketing OS integration
- Data cleaning + retargeting lists
- Process flows
- Email personalization
- Email A/B Testing
- Form Testing
- Standard Campaign Naming System

New Channel Attribution

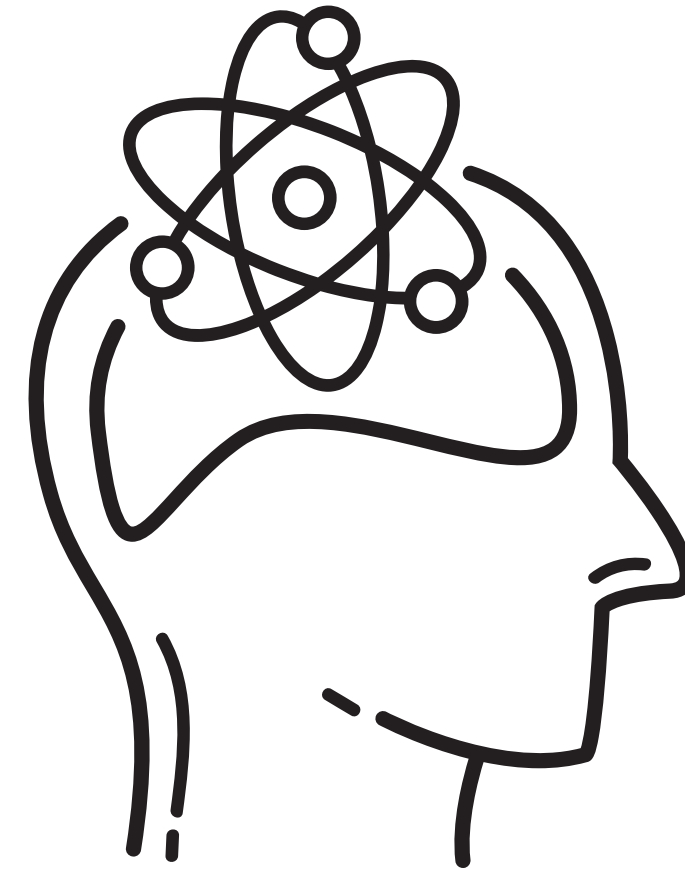
MARKETING CHANNEL ATTRIBUTION ↑↓	(COUNT) CONTACTS ⓘ ↓
Organice Search/Website	857
ZoomInfo Display	213
BDO Event	101
LinkedIn Paid	78
Google/YouTube Paid	29
BDO Network/Broker	8
FunderIntel	3
ABL Advisor	1
Email	1
Report Total	1,291



Learnings & Impact on Strategy: Key Takeaways

What B2B Financial Marketing Must Do

- Speak to client's challenges, not products.
- Humanize and personalize every touchpoint.
- Success comes from aligned teams and deeply segmented execution.
- Destroy silos internally.
- Utilize the data whenever possible.
- Optimize channel strategy to reach the right people, in the right place, at the right time.





Noah Cisneros | Financial Marketing & Strategy

THANK YOU

Email: cisneros.noah21@gmail.com • Phone: (385) 261- 9296 •
LinkedIn: [linkedin.com/in/noahmcisneros](https://www.linkedin.com/in/noahmcisneros) • Website: noahcisneros.com