



# **Growth Strategies** Lab

## **Turbocharging the Business Lending Pipeline**

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TAB Bank

THE FINANCIAL BRAND

**FORUM**

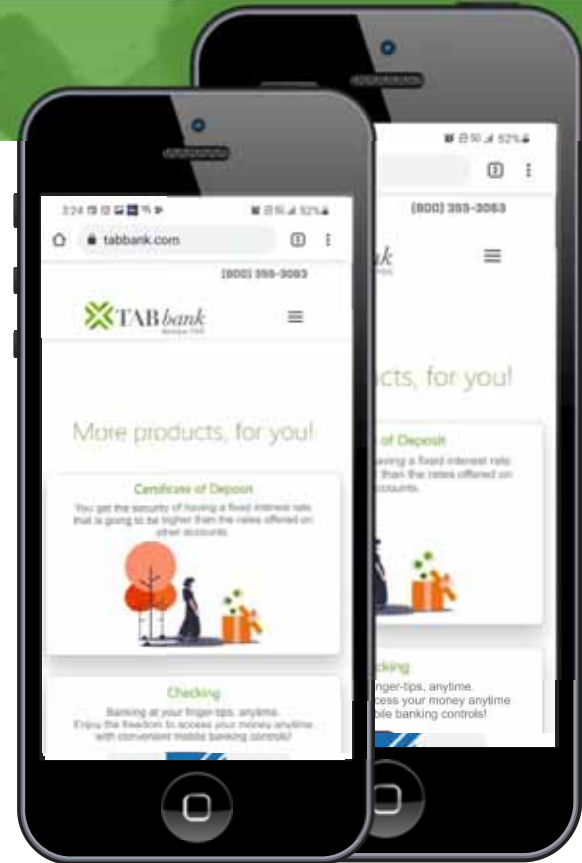
# Objective & Goals

- Stagnant growth for our ABL Portfolio
- ABL marketing campaigns were failing to deliver ROI
- Question: What if everything we assumed about our audience was wrong?



# Strategic approach

- Started by asking “How do we create 10X growth?”
- Preconceived assumptions created blind spots.
- We utilized advanced data science tools to scrape web data and build detailed personas and overlaid it with speaking with our customers.
- \$260k total budget for the year for ABL.
- We implemented a multi-phase, marketing flywheel



A dark, close-up photograph of a computer keyboard. The keys are visible, including the 'TABbank' key with a green asterisk, the 'caps lock' key, and several function keys like 'F1', 'F2', and 'F3'. The text 'Overcoming the “First 10 Answers” Problem' is overlaid in white, centered on the image.

# Overcoming the “First 10 Answers” Problem

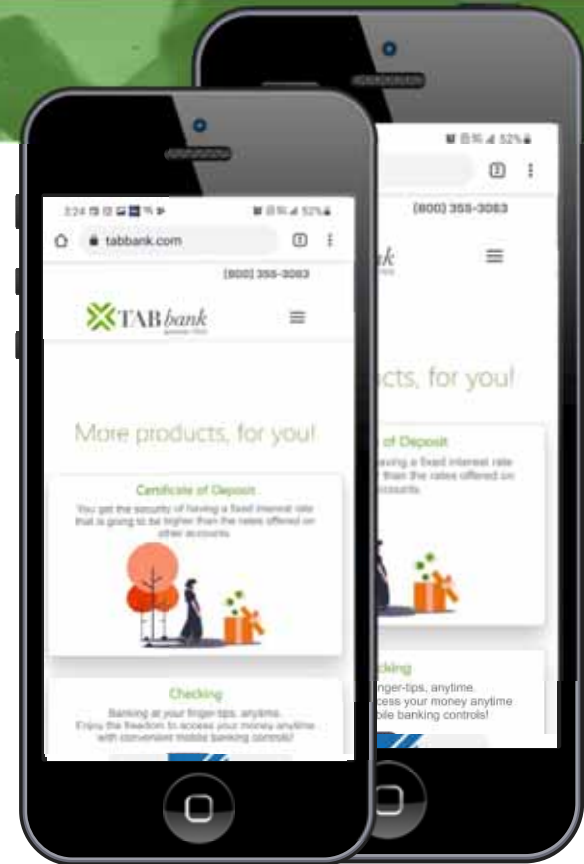
# Partners and Platforms

## Ads Platforms

- Meta
- LinkedIn
- Google
- Youtube

## Martech Platforms

- Hubspot
- Hired data scientist to help with statistical analysis and correlations.
- Took us 9 months to do the data science research. We can do similar in-depth market research with generative AI within 2 weeks.



# Methodology

## STEP 1

### IDENTIFY SEGMENT CHARACTERISTICS

Leverage existing TAB customer lists and generate strategic keyword lists with 99%+ probability of defining an ABL Broker or Customer - identify the things that only these segments would be searching.

## STEP 2

### GENERATE DIGITAL FINGERPRINT

Generate a geo-spatially derived map by layering keywords and existing TAB ABL customer search segments on top of one another.

## STEP 3

### RUN BILLIONS OF CORRELATIONS

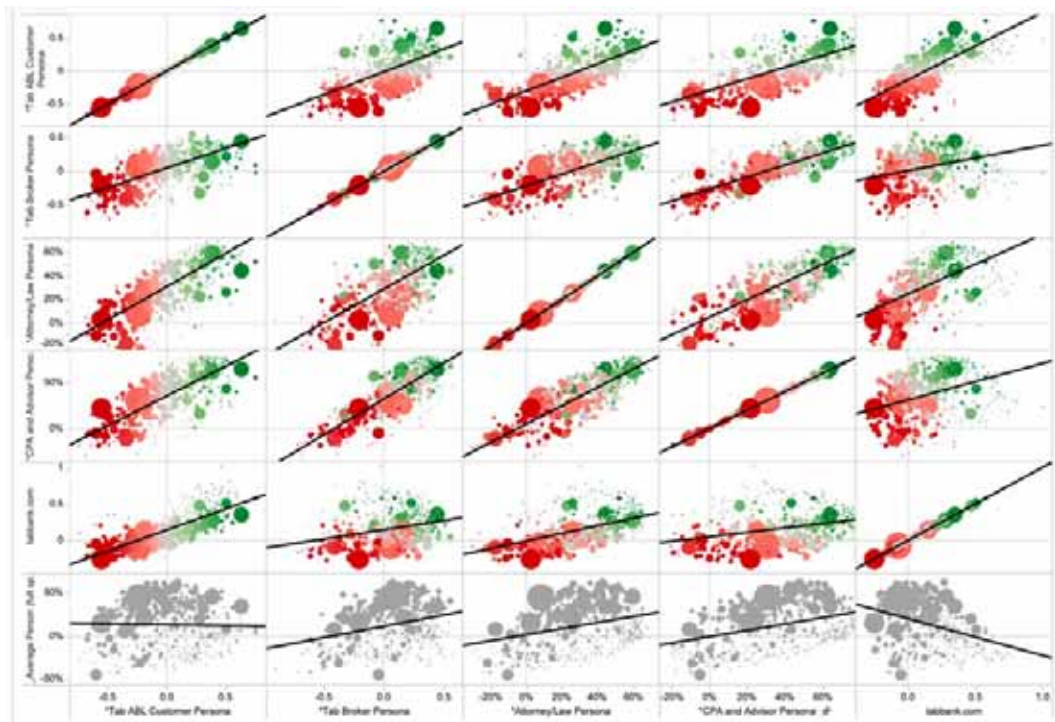
Leverage massive amounts of publicly available search and consumer data to run 1.5B independent correlations. Evaluate which search terms match the digital fingerprint of our target segments to generate statistically significant insights about segment behavior.

## STEP 4

### ISOLATE HIGHEST VALUE INSIGHTS

Invest hundreds of hours combing through the data set to identify data clusters that suggest statistically meaningful insights about everything from where our segments shop, to what they browse, how they vote, and what technology they use.





Big Data Analysis

# NON-BROKER NETWORKS

This analysis relies primarily on the last 15 years of INC5000 companies and thousands of top banking and finance related keywords to assess what business oriented terms were being searched by our target customers.

|                         | Coefficient | StdErr    | t-value   | p-value  | R-Squared: | Correlation |
|-------------------------|-------------|-----------|-----------|----------|------------|-------------|
| tabbank.com             | 1.0199      | 0.0369792 | 27.5805   | < 0.0001 | 0.58709    | 77%         |
| Attorney/Law Persona    | 1.01739     | 0.0378106 | 26.9077   | < 0.0001 | 0.575067   | 76%         |
| CPA and Advisor Persona | 0.879471    | 0.0334079 | 26.3252   | < 0.0001 | 0.564339   | 75%         |
| Tab Broker Persona      | 0.689151    | 0.0366343 | 18.8117   | < 0.0001 | 0.398118   | 63%         |
| Average Person          | -0.0289033  | 0.0512629 | -0.563825 | 0.573109 | 0.0005939  | 2%          |

Key Insight

## OPPORTUNITIES BEYOND BROKERS

The acquisition strategy for ABL customers should be prioritized by focusing on tabbank.com, Lawyers, CPAs, then brokers. These other channels are very close in R<sup>2</sup> and are **44%** more aligned with potential customers than brokers.



# Multi-phased campaign

## Upper Funnel



## Mid Funnel Retargeting



## Bottom Funnel – Social Proof



# Conversions Pixels: Top vs bottom of the funnel or both?

01.

**B2C – You're good**



02.

**B2B – Conversion window not sufficient**



03.

**Conversion value is just a name**



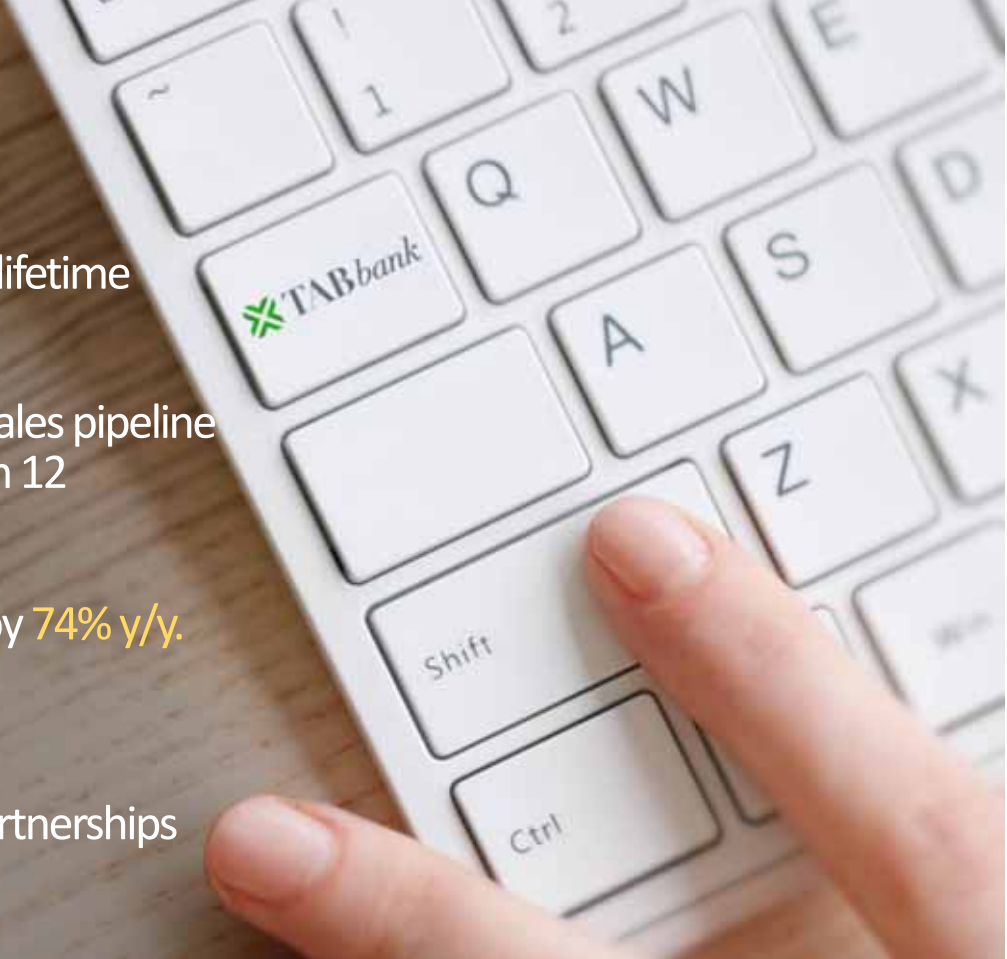
04.

**Create multiple "arbitrary" conversion values**



# Results & Outcomes

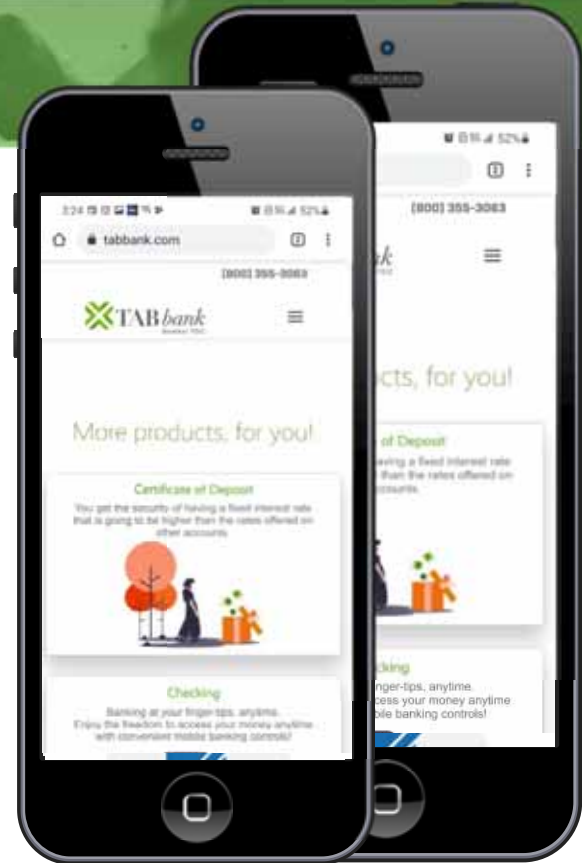
- **13x ROI** – generated \$3.4MM in lifetime value on \$260k spend.
- Increased marketing generated sales pipeline from **\$1.2 million** to **\$23 million** in 12 months.
- Overall sales revenue increased by **74% y/y**.
- Decreased CPL by **53% y/y**.
- Created entirely new pipeline/partnerships with CPAs and lawyers.



# Key Lessons

## Asking “How Can We Get 10X Results?”

- Wins that move the needle usually can't be done simply by optimizing the current channels/activities we are already doing.
- Rethink through previous assumptions that may no longer be true.
- Break out from our own channel expertise (i.e. someone who is amazing at paid social typically will have a paid social solution)
- Rethink the lead metrics we are focusing on and find ones that help us better move our lag metrics.



The background is a dark, stylized cityscape with a grid-like pattern of buildings and streets. A large, semi-transparent green diamond shape is centered in the image, containing the text "THANK YOU".

# THANK YOU

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