Canada's Leading Digital Bank

Helping millions of people save billions of dollars over the last 27 years.
Over 2.5 million clients and close to $45 billion in total assets.

What's Next?

Tangerine
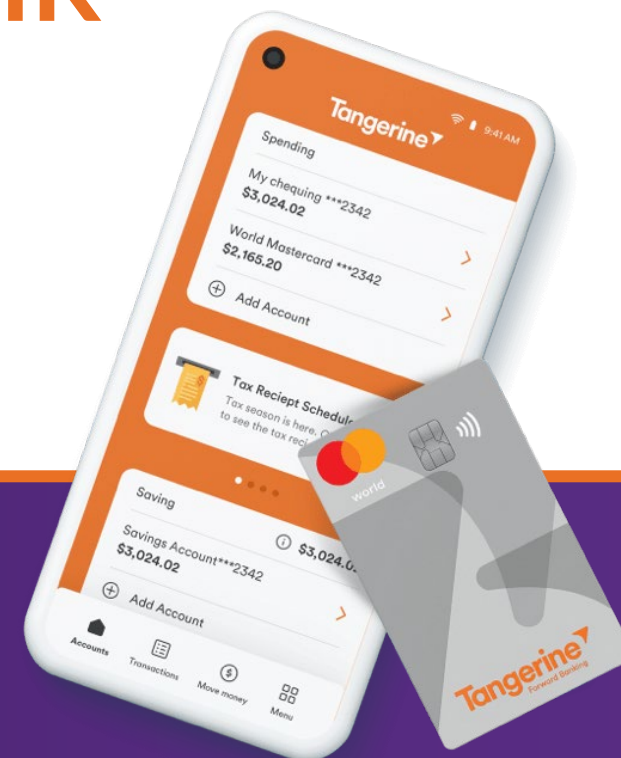
Aggressive growth targets

More competitive environment –more digital players

Need to decrease reliance on rate promotions and maintain business when the promotion engine stops

Strengthen the value proposition of the brand –move to client 1st approach
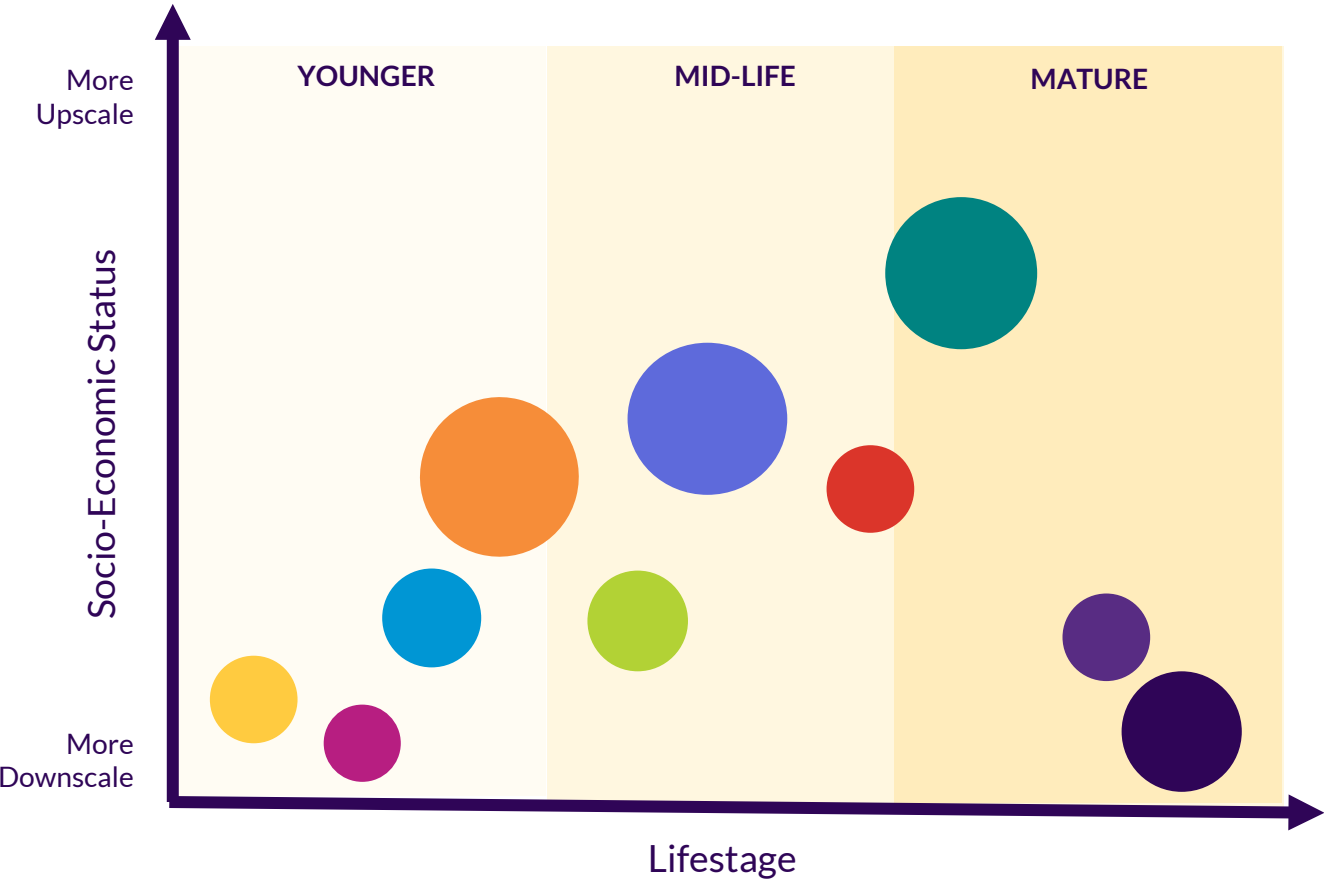
Solution: Custom Marketing Segments

Tangerine

Tangerine
Business objectives

ENVIRONICS ANALYTICS

Market data selected from >30,000 variables

DemoStats

MoneyMatters
powered by Canadian Financial Monitor

Opticks Mobile
powered by AskingCanadians™

SocialValues

WealthScapes

PRIZM

Custom Segments

52 FRIENDS & ROOMIES

03 ASIAN SOPHISTICATES

U5 Younger Urban Mix
Young, cu... lower-m...

Young Singles Couples

...gh-Inco... ...an ge

Large Diverse Families F2

...e-income, middle-aged ...rily of Asian descent

Finding & describing your audience.
Who they are:
- Demographically?
- Behaviourally?
- & Attitudinally

Solution: Custom Marketing Segments

Tangerine

Creative Briefs

Develop relevant brand content that will resonate with the key audiences and deployed in the market, website and through your partners

Traditional Media

Maximize brand marketing investment through precise targeting based on target audience's media preferences

Digital

Tailored digital experience based on key audience's online, social media and mobile habits. Link audiences to programmatic platforms to reach the target audience

Client Segments & Supporting Tools

Location

Strategically place outdoor media and content in areas with high concentration of untapped potential of priority segments

Partnerships

Align brand with key sponsor opportunities that will align to target audience

Product

Identify new product development opportunities based on segment consumption in the market at large. Additionally, assess where cross-promotional needs exist

18th ANNUAL EA UC

Segmentation Outputs

Tangerine

Base: Total Household Population 18+ in Canada

More Upscale

YOUNGER   MID-LIFE   MATURE

Socio-Economic Status

More Downscale

Lifestage

Who are Tangerine's Clients?

Segment 1
Segment 2
Segment 3
Segment 4
Segment 5
Non-Target

Total Household Population 18+ in Canada

EA UC
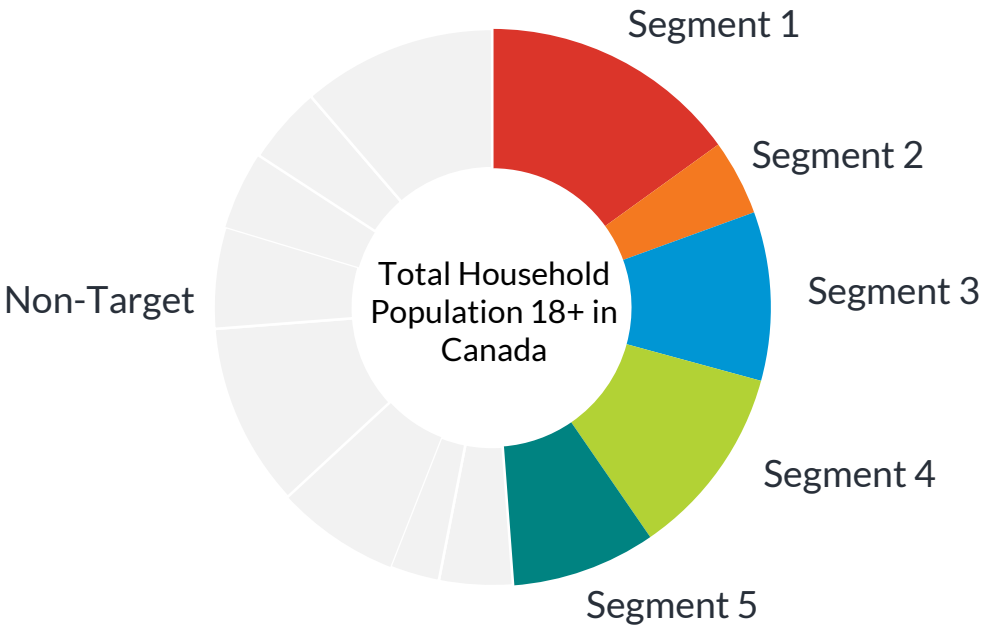
Optimize ROAS with data driven strategies

Tangerine

Who are they? They're Mindset

Legacy
Effort Toward Health
Personal Control
Rejection of Orderliness
Emotional Control

Investments	Savings	Real Estate	Consumer Debt
$600,000	$250,000	$1,500,000	$40,000
130	140	150	90

Culture Sampling
Rejection of Authority
Global Consciousness
Equal Relationship with Youth
Financial Security

What is their financial profile?

Investment	Savings	Real Estate	Consumer Debt
$200,000	$50,000	$700,000	$80,000
102	90	110	140

Where do they go online?

Company visited online		
Home Internet	**Visit Days**	**Index**
Sonos	3.6M	183
OpenTable	1.3M	167
Ring	3.1M	157
Nest	4.3M	152
Torstar	2.8M	151
Indigo	1.3M	149
Air Canada	3.1M	145

	f	instagram	X	in	YouTube
	90	97	98	100	99

Top 5 Streaming Services Used	%	Index
Apple TV+	9.4	129
Crave	14.5	117
CBC Gem	7.8	114
Internet-based TV (e.g. Bell Alt TV, Rogers Ignite TV)	6.6	111
Amazon Prime	33.4	108

Digital Preferences

Company visited online		
Home Internet	**Visit Days**	**Index**
Tesla	1.0M	235
Nest	4.1M	210
Xiaomi	1.0M	209
Ring	2.8M	206
Air Canada	2.3M	158
Uber	9.7M	153
Logitech	1.3M	149

	f	instagram	X	in	YouTube
	90	130	134	135	111

Top 5 Streaming Services Used	%	Index
Crave	17.0	137
Apple TV+	9.3	127
CBC Gem	8.3	121
Facebook videos	13.8	119
Amazon Prime	35.2	114

EAUC

Improve Media Efficiencies with Enhanced Targeting

Tangerine

Identify Key Target Segments
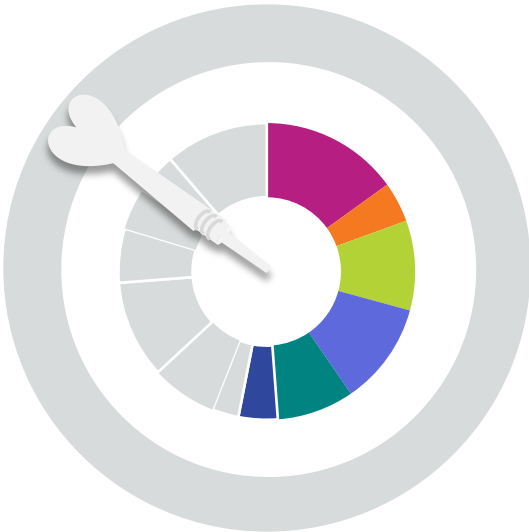
Align Messaging & Targeting

Mature Empty-Nesters

Diverse, Urban, Singles & Couples

theTradeDesk
amazonadvertising
Bell DSP
Google Display & Video 360
xandr
StackAdapt
Hivestack
AMOBEE
A Tremor International Company
Verizon Media DSP
UNRULY
A Tremor International Company
ORACLE
MediaMath
PubMatic
avocet
TikTok
X
Pinterest
Adobe TubeMogul
Pelmorex Corp
Taboola
adform
yahoo!
ZETA
Roku
Sizmek rocketfuel
ScaleOut Software
Permutive
Basis Technologies

Track, Measure, Refine & Optimize

Response Rate

Conversion Rate

Total & Avg. Deposit $

ROAS

EA UC
18th ANNUAL
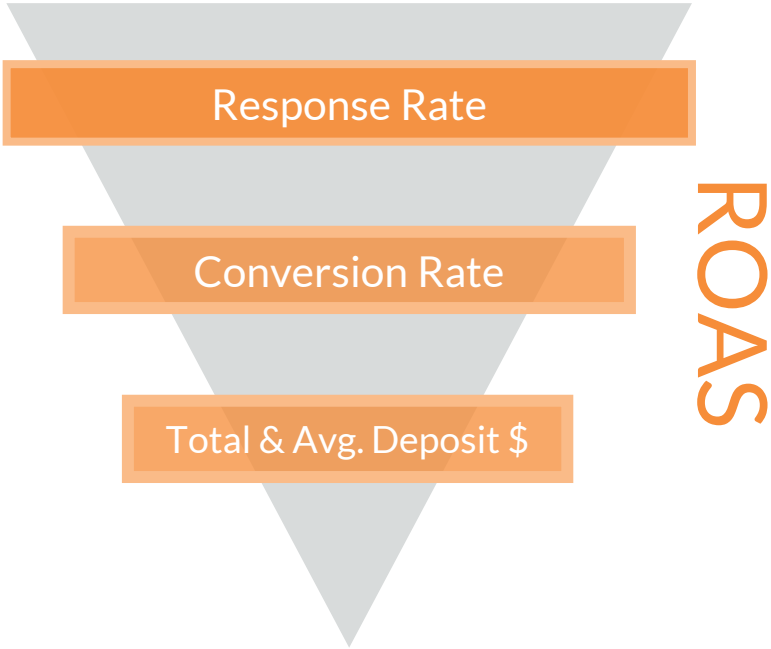
Data in Action

Targeting Affluent Prospects
through Digital Channels

Campaign Objectives

Fuel rapid high value client growth with higher deposits

Leverage existing onboarding channels and personalize journeys

New Approach to Media Activation

Tangerine

Previous Approach

Cast a wide net targeting all Canadians to build retargeting pools

No personalization or segmentation on journey
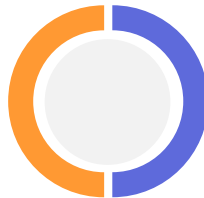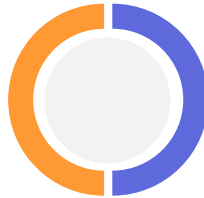
New Approach

Leverage EA analysis to identify highest opportunity segments for Deposit growth

Includes historical strengths in Affluent and Established segments

Lean on Tangerine value prop as trusted savings bank

Leverage existing onboarding channels, personalize journey, white glove EMOB

Activate across Google PMAX and Facebook ASC AI-driven platforms, combining targeting audiences and broad match

Data-Driven Creative

Results

Media CPA efficient by ~32%

New client acquisition higher by ~5.26%
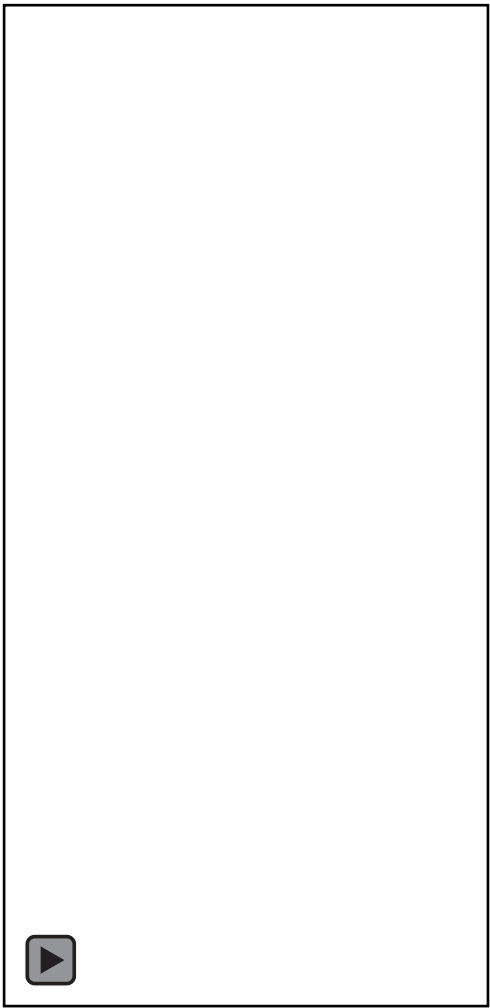
And due to targeting of more affluent consumers...

increase in average balance was 2x
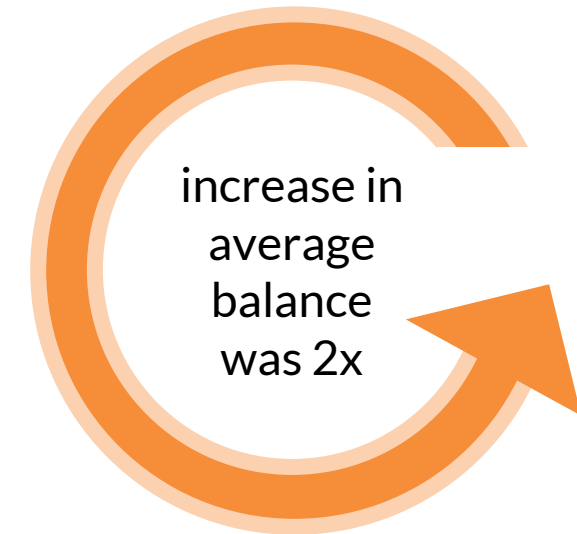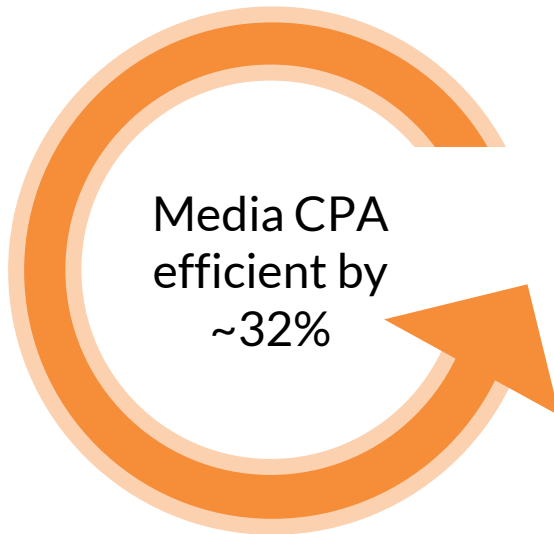
What's Next?

Continue to evolve client 1st approach on highest opportunity segments through rapid test and learn

Inform both Media and Creative Strategy across all channels

Expand predictive analytics, pricing and ROI models

Extend applications beyond Marketing to Product Development and Channel Experiences

Integrate client value segmentation for existing customers to optimize potential

Questions?

Matthew Bennett

Head of Growth and Performance Marketing
Tangerine Bank