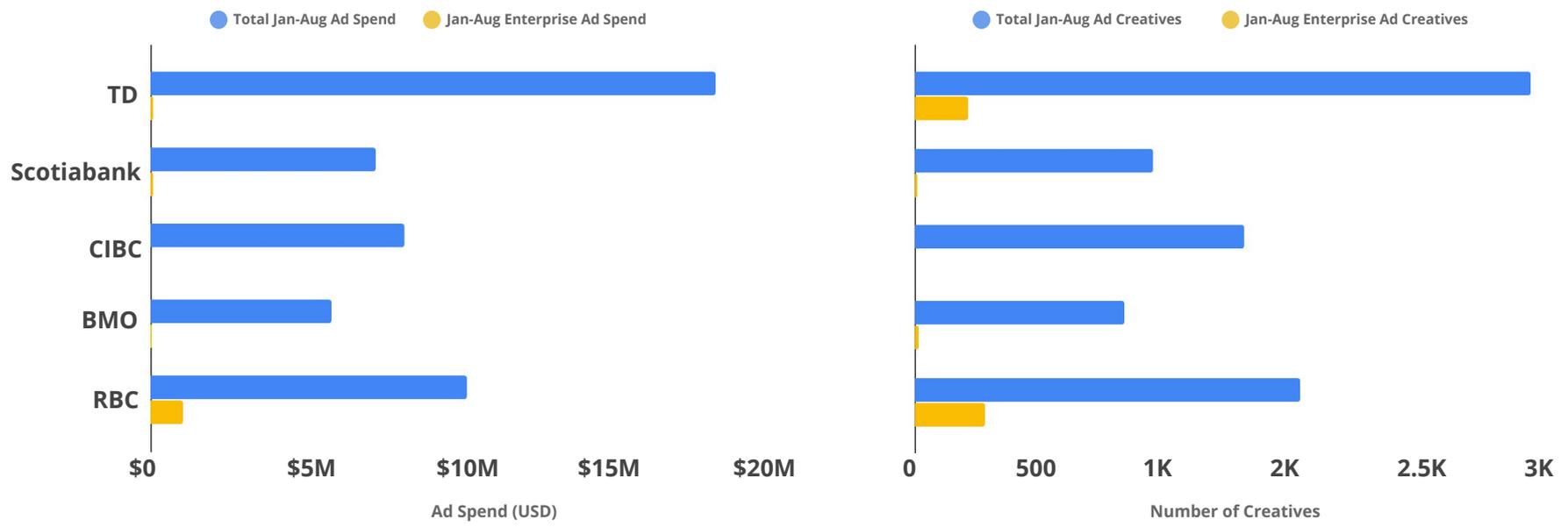


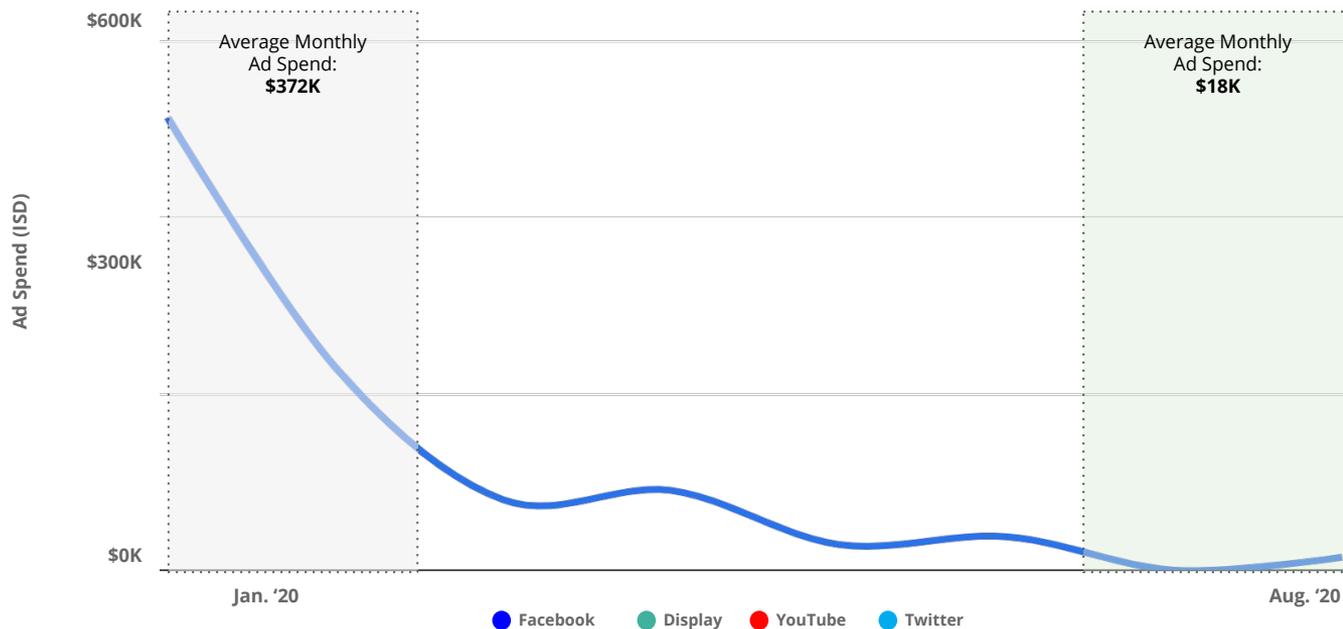
owner

**Promoting Business
Banking With Digital
Financial Services**

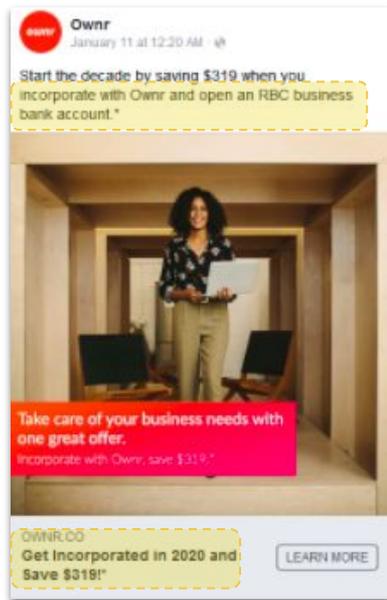
YTD, RBC has spent the most on enterprise marketing (\$1M), followed by Scotiabank (\$88K). However, 98% of RBC's enterprise ads are from their subsidiary brand called [Ownr](#), which offers incorporation services for businesses.



Ownr reduced their ad spend significantly by 85% in March around the time COVID-19 was declared a pandemic. Ownr currently focuses all of their paid marketing efforts on **Facebook**.



Ownr sells incorporation services and RBC's business bank account as a bundle package, allowing consumers to save on fees. Ownr targets startups and small to medium sized businesses rather than large enterprises.



[Click to View](#)

Spend: **\$52K** | Impressions: **14M**
CPM: **\$3.83**

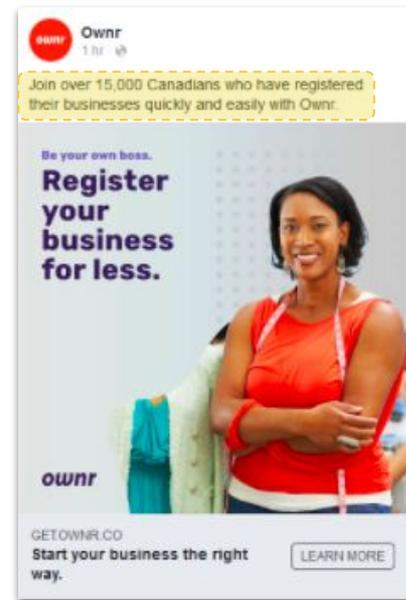
Copy has two CTAs:

- Incorporate your business with Ownr
- Open an RBC business bank account

Advertises a promo - "Save \$319", which is also featured on their [landing page](#)

Ad is targeted mainly towards startups and small to medium sized businesses, rather than large enterprises.

However, RBC is providing a service to startups which could turn into large enterprises in the future.



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Spend: **\$62K** | Impressions: **17M**
CPM: **\$3.64**

Ad copy provides social proof:

"over **15,000 Canadians** who have registered their businesses quickly and easily with Ownr"

The [landing page](#) offers two promotions:

1. Sole Proprietorship - Get your money back when you open an RBC business account
2. Incorporations - Get \$319 back

Scotiabank's top creatives feature their "Right Size Savings" account for businesses, with a \$100 promo for opening a new account.

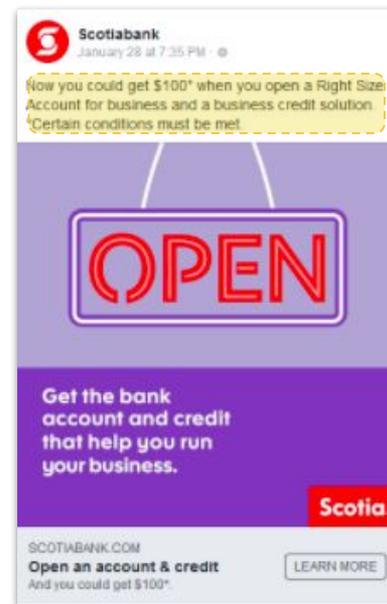


[Click to View](#)

Spend: **\$39K** | Impressions: **10M**
CPM: **\$3.83**

[Landing Page](#) advertises the following product benefits for business savings accounts:

- No monthly account maintenance fee
- Higher interest for higher balances
- Unlimited FREE Canadian dollar self-service transfers
- Earn a higher interest rate as your balance grows



[Click to View](#)

Spend: **\$19K** | Impressions: **5M**
CPM: **\$3.82**

Ad copy includes a promo:

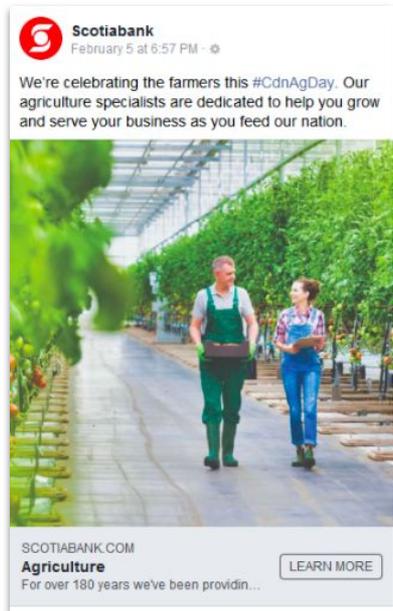
"Get **\$100** when you open a Right Size Account for business"

CTA is clear & concise:

"**Open an account**"

Text does not clutter the creative, making the ad easily digestible in less than 5 seconds.

Scotiabank ran one creative targeting agricultural businesses, however spend was extremely low at \$800.



Scotiabank
February 5 at 6:57 PM · 🌐

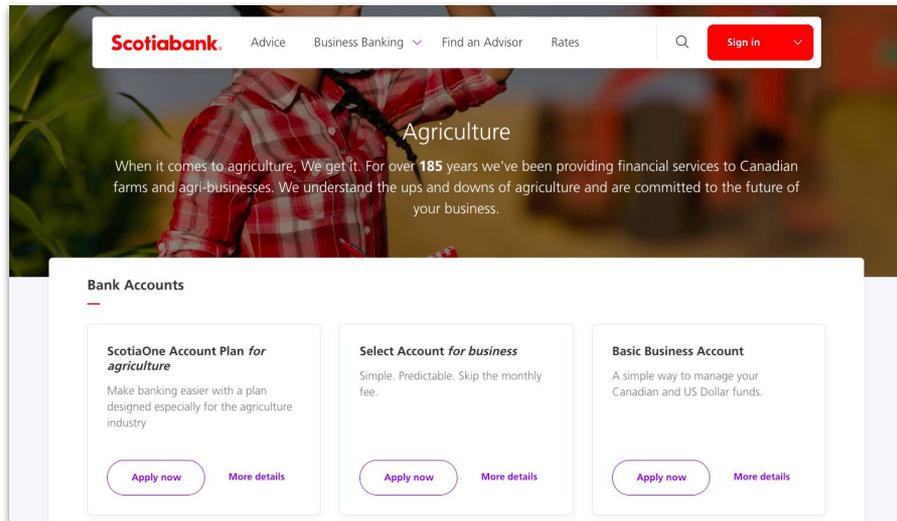
We're celebrating the farmers this #CdnAgDay. Our agriculture specialists are dedicated to help you grow and serve your business as you feed our nation.



SCOTIABANK.COM
Agriculture
For over 180 years we've been providin... [LEARN MORE](#)

[Click to View](#)

Spend: **\$800** | Impressions: **216K**
CPM: **\$3.70**



Scotiabank. Advice Business Banking Find an Advisor Rates [Sign in](#)

Agriculture

When it comes to agriculture, we get it. For over **185** years we've been providing financial services to Canadian farms and agri-businesses. We understand the ups and downs of agriculture and are committed to the future of your business.

Bank Accounts

ScotiaOne Account Plan for agriculture

Make banking easier with a plan designed especially for the agriculture industry.

[Apply now](#) [More details](#)

Select Account for business

Simple. Predictable. Skip the monthly fee.

[Apply now](#) [More details](#)

Basic Business Account

A simple way to manage your Canadian and US Dollar funds.

[Apply now](#) [More details](#)

[Click to View Landing Page.](#)

Landing page advertises the "ScotiaOne Account Plan for agriculture" as well as a basic business account.

BMO periodically runs display ads that promote their no monthly fee business banking accounts and Facebook ads that let business banking knows about service updates.



Simple business banking with **no monthly fee.***

Get unlimited electronic transactions with **no monthly fee*** on our eBusiness Plan.

[Start now](#)

* Conditions apply

BMO  We're here to help.

BMO  We're here to help.

Simple business banking with **no monthly fee.***

Get unlimited electronic transactions with **no monthly fee*** on our eBusiness Plan.

BMO  We're here to help.

BMO  We're here to help.

Spend: **\$400** | Impressions: **109K**
CPM: **\$3.65**

Geared towards SMB clients

Highlights BMO's message that they are "here to help"

[Landing page](#) prioritizes their "book an appointment" message, which further reinforces their "here to help message"; implies offerings of custom solutions that work best for your business

Published campaign in several display ad formats to best fit different website destinations



BMO Financial Group
2 hrs · 

BMO Business Banking clients can now enroll for CRA Direct Deposit through BMO Online Banking! Direct Deposit is the fastest way to get your relief payments from the CRA for programs like the Canada Emergency Wage Subsidy.

Get your CRA payments faster when you sign up for **direct deposit.**

BMO.COM
CRA Direct Deposit
Get payments faster

[LEARN MORE](#)

Spend: **\$34K** | Impressions: **9.5M**
CPM: **\$3.63**

Offering Business Banking clients the same convenience as their personal banking clients by providing direct deposits of government subsidies

Image content does not specify business banking clients only - can serve as a double reminder to both business and non-business banking customers simultaneously

Landing page links to CRA direct deposit FAQ, applicable to all customers of all account types

Key Takeaways

From the Enterprise Marketing Case Study:

Industry competitors are not focused on marketing to large enterprises: On average, competitors spend roughly 2% of their monthly advertising spend on enterprise clients; even then, these promotions are usually geared to small and medium sized businesses.

Tactic — Create industry-specific promotions targeted towards specialized businesses: Rather than a one-size-fits all, focus on a particular industry that best fits your company's area of expertise, such as how Scotiabank created ads targeted towards the agricultural industry.

Tactic — RBC created a subsidiary brand (Ownr) focused on providing services for start-ups: Ownr provides incorporation services and discounts for their RBC business accounts for start-ups and small to medium sized businesses. By helping start-ups launch their business, RBC is building long-term relationships with small businesses that may become large enterprises in the future.