

When 'Business Credit Card' Means Something Much Deeper



How understanding what business ownership really means built a billion-dollar brand.

THE PROBLEM

Chase wanted to **launch a new business credit card**, in a crowded market. Traditional research showed business owners cared about rewards points, cash back, and financial tools. All rational benefits but Chase knew that matching these features wouldn't be enough to break through.

They needed to understand what business owners truly valued beyond the functional attributes.

THE DISCOVERY

Rather than asking business owners what features they wanted, we used ZMET® research and discovered:

Business owners didn't want another credit card. They were looking for validation.

Through extensive in-depth interviews with business owners across various industries, the research uncovered emotional truths that surface-level research missed.

What they said

"I need cash back"

"Rewards matter"

"I want expense tracking tools"

"I'm looking for the best deal"

What they actually MEANT

Validation as a real business

Recognition for their sacrifice

Acknowledgment of their courage

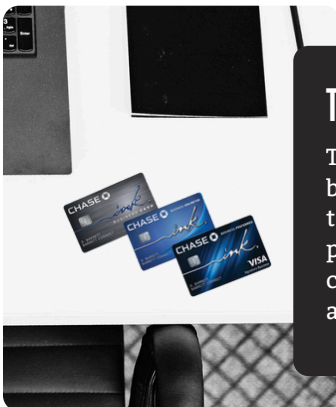
"I did this on my own"

THE STRATEGIC PIVOT

When business owners talked about what they wanted from a business credit card, they were really talking about wanting to be seen as legitimate, professional, and worthy of respect. They wanted a brand that **understood the business journey, not just the financials.**

From: Here are the best financial tools for your business.

To: We see you. We understand what it takes. We're here for people bold enough to run their own business.



The Business Impact

The campaign, created out of our work together, built Ink, a new business credit card brand, "from the ground up". The campaign's approach was to position small business owners themselves at the center and heart of the brand's research, ideas, and brand strategy.

Award-winning Campaign

- David Ogilvy Award (ARF Grand Ogilvy)

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