

## **Country**

France

## **About the Initiative**

BoursoBank is a pioneering and leading player in online banking and financial information. Its purpose is to simplify banking, empower its clients with purchasing power, and offer everyone the ability to take control of their money.

As the leader in economic and financial news in France, the Boursorama.com portal provides free access to a wide range of information resources: more than 20,000 news articles published each month by 30 editorial partners, 1,000 practical guides, around 20 simulators, and over 1,000 videos produced annually. Boursorama is ranked No. 1 for economic and financial news and is the 11th most visited digital brand in France, with over 122 million visits each month (ACPM – January 2025).

As a certified B Corp organisation, BoursoBank demonstrates its commitment to environmental and social responsibility. Through Bourso Brand Solutions, its in-house advertising division dedicated to Retail Media, BoursoBank has launched an innovative Retail Media offering, designed to prioritise sustainability and innovation in digital advertising while supporting the purchasing power of French citizens.

BoursoBank has partnered with DK to measure the reduction of greenhouse gases achieved by eliminating the entire Open Auction, for the launch of its new Retail Media offering. This collaboration also provides BoursoBank with access to carbon measurement and reporting tools (GHG) for all delivered campaigns.

# **Objectives**

Bourso Brand Solutions key objectives are as follows:

- Promote sustainable advertising practices by discontinuing indirect sales channels and focusing on direct partnerships with brands and media agencies.
- Reduce the environmental impact of advertising through innovative methods to minimise energy consumption and carbon emissions.
- Support purchasing power by offering brands a platform to reach engaged customers while delivering tangible savings to consumers.
- Foster transparency and ethical business practices in the digital advertising ecosystem including carbon footprint measurement.

### Relevance

BoursoBank's initiatives align with the increasing demand for sustainable business practices in digital advertising and financial services. The shift to direct partnerships and the reduction in ad formats address pressing environmental concerns while delivering high-quality advertising experiences. Additionally, the Retail Media initiative contributes to social sustainability by enhancing customer savings and fostering economic growth for partner brands.

# **Quantifiable Results**

Boursobank commissioned an independent audit from DK to evaluate the environmental impact of discontinuing Open Auction. Key outcomes include:

- Reduction of 7,438 tons of CO2 annually, equivalent to 29.4 million kilometres driven by car or 7,438 round trips between Paris and New York for one person.
- Streamlined ad offerings, cutting unnecessary data requests and reducing carbon emissions.
- The Corner loyalty program, part of the Retail Media initiative, generated over €300 million in annual transactions, with over 650,000 users enjoying average savings of 7% across nine spending categories.

### **Innovation**

BoursoBank's approach demonstrated a very innovative approach through:

- The discontinuation of programmatic Open Auction to reduce energy-intensive bidding processes.
- The launch of the Retail Media offering, which integrates advertising with BoursoBank's loyalty program, "The Corner." This model fosters a win-win-win cycle, benefiting customers, retailers, and the platform while promoting eco-responsible advertising practices.
- A focus on quality over quantity, offering only two ad formats per page to enhance visibility, reduce data loads, and improve sustainability.

# **Scalability**

BoursoBank's initiatives go beyond carbon reduction by embedding broader sustainability principles:

- Ethical business practices: Promoting direct partnerships and transparent advertising environments.
- Empowering consumers: Enhancing purchasing power through discounts and cashback opportunities.
- Long-term value creation: Supporting economic sustainability for brands while maintaining premium, secure advertising spaces.

For instance, "The Corner" has become a leading banking loyalty program, helping consumers save on everyday expenses while supporting brands in acquiring new customers.

### Stakeholder Collaboration

BoursoBank has partnered with DK to integrate advanced carbon footprint measurement into its Retail Media offering. This collaboration allows BoursoBank and its advertising partners to accurately assess and minimize the environmental impact of their campaigns across multiple media channels.

With DK's cutting-edge carbon solution, Boursorama provides advertisers with detailed carbon audits and actionable insights to optimise their campaigns for sustainability. This initiative reinforces BoursoBank's commitment to responsible and transparent advertising practices, setting a new benchmark for sustainability in digital marketing.

# **Sustainability Beyond Decarbonisation**

BoursoBank complies with and contributes to recognised industry programmes on sustainability such as:

- **SDAT Programme:** Partnering with 17 other media sales houses to drive responsible digital advertising practices.
- **Pro-bono campaigns**: Supporting social causes like Les Restos du Cœur, Road Safety, and Handicap International.
- **CSR training programmes**: Raising team awareness on sustainability issues.

### Adherence to Standards

Through the partnership with DK, the programme is in compliance with the SRI/Alliance Digitale framework and Global Media Sustainability Framework. The measurement is also compliant with GHG Protocol standards, as DK was audited and certified by ADEME in 2024 (Carbon Reporting methodology).

By aligning with this standard, BoursoBank reinforces its commitment to industry-leading sustainability and corporate responsibility.

### Conclusion

BoursoBank's Retail Media initiative is a pioneering step in integrating sustainability, innovation, and social responsibility into the digital advertising ecosystem. By shifting from energy-intensive programmatic advertising to direct partnerships, Boursorama significantly reduces its environmental footprint while delivering greater value to brands and consumers. Through its partnership with DK, BoursoBank benefits from a standardized and

harmonized carbon footprint measurement, ensuring greater transparency and consistency in assessing the environmental impact of advertising campaigns. Its commitment to industry standards, coupled with innovations like The Corner loyalty program, highlights how sustainability can drive both business growth and stakeholder value. As a leader in responsible advertising, BoursoBank sets a new benchmark for aligning commercial success with environmental stewardship and social impact, offering a model for ethical, future-ready corporate strategy.

## **Contact**

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If you would like to know more about <u>IAB Europe's Pan-European Case Study Programme</u> or how you can participate in our work, please contact Colombe at michaud@iabeurope.eu.