Adopting Data Centric Successful Showcase
Citibank Credit Card Promotion Campaign
The credit card industry has grown rapidly in the last few years. It comes as no surprise that most forward-thinking businesses must need to capitalize on the use of data to become more efficient, more customer-centric, and as a result, more profitable.

The fundamental question is: *How did Citibank get the most out of its own data to find new potential cardholders to keep up with the competition?*

**Objective:** To help Citibank with big data processing for driving new customers and ultimately fuel business growth in the long run.
Challenge

1. High potential cardholders become saturated in the market
   Retail banking value the most on potential segment who are interested in credit card & investment products, but what are the alternative way to help them find new potential cardholders?

2. Unable to identify Citibank existing cardholders via its channel
   Existing cardholders are also an important segment to tap with their continuous interest on Citibank products, thus it is necessary to conduct a full audience profile analysis of this segment.
Results

CPL
Lead Marketing Cost

CPA
Card Marketing Cost

Higher Quality Lead
Higher Approval Rate

40%
69%

Data Bond Segment
Excluding existing cardholders
Create broader lookalike audience

Leveraging data-centric strategy to reduce overall marketing cost

Outcome

CPL dropped 26%
CPA dropped 27%
CPL dropped 40%
CPA dropped 69%
How did Vpon Tackle this?
How did Vpon tackle this?

Using Vpon Data Solution

Data Collection

Data Integration

Data Activation

Help client by harnessing the power of data to maximize the effectiveness of every marketing campaign in order to generate new data use for creating sustainable marketing strategy in the long run

Experience

11 years across APAC

Reach

20M unique devices per month

Team

Over 25 Data Scientists
Data Collection

Unlike programmatic advertising creates an environment that is focused on campaign optimization, Vpon strongly maintains its in-depth cooperation with Citibank in analyzing its official website data to pinpoint new opportunities.
Vpon values customer privacy and effectiveness on conversion rate. Hence, we proposed to provide one-stop data analysis as key data acquisition.

Integrating with Vpon DMP to enrich data dimensions.
Data Integration

Vpon DMP

User Comparison

Website One-stop Analysis

Analyze Citibank’s existing cardholder profile

Effectively replace CRM data source

- Integrate with Vpon proprietary data platform with Citibank’s entire website data to analyze and predict the behavioural pattern of Citibank existing cardholders

- Identify more existing Citibank cardholders through lookalike and exclusion to replace CRM data source effectively
Leveraging big data to filter out existing Citibank cardholders' segment

Code inserted into different product lines to collect and analyze individual profiles to identify potential audience

Leveraging big data to identify existing cardholders and analyze according to their preferences, and expanding through lookalike modeling
Data Integration

Identify new potential segment through Vpon data analytics tools

Enlarge audience pool through lookalike

Identify those potential with app download based on our data analysis

Explore new potential segment who are interested in advertising
Data Activation

Creating potential audience pool drawn from Vpon data integration

- **Audience interested in credit card application**
- **Potential Segment**
  Reach potential segment through our wide range of mainstream media
- **Filter out Existing Cardholders**
  Effectively eliminate existing cardholders through our proprietary data platform
- **Ad Platform Delivery**
  - Vpon Ad Network
  - Google Network
  - Facebook
  - Others...
- **Cross-platform application to avoid duplication and ensure effective resources allocation**
- **Flexible application across platforms allow data to be reused for subsequent optimization**
Data Activation

Leveraging Vpon data capability to identify KEY potential segment

- Backpacker & Frequent Traveller
- Lifestyle & Retail
- Automobile

Frequent Travellers Segment
Frequent City Walkers Segment
Thrill Seekers Segment

Blasting different ads to different audience segment is KEY to deliver the RIGHT message to the RIGHT audience.
Data Outcome

Using data generated from marketing campaigns to create Audience Insight Report in creating a sustainable cycle of data use in the long run.

- CPL (Lead Cost): 40%
- CPA (Card Cost): 69%

Results:
- Higher Quality Lead
- Higher Approval Rate

Data Report: Audience Profile Analysis
Knowing your DATA is your next FRONTIER of business success

Data reuse acts as a strategic weapon for driving your marketing success in the long run
Gaining FULL control of your data

Advertising is no longer a one-stop SHOP

Data cannot be analysed through advertising platforms due to their closed ecosystem, however, Vpon can help clients to develop its own data bond segment to gain actionable insights for devising long-term marketing strategies through Vpon DMP, marketing campaigns and client’s customer data.

All data collected will not disclose any personal information while data storage is subject to a number of regulatory compliance standards.
Gaining FULL control of your data
Advertising is no longer a one-stop SHOP

Exclusive Data Bond Segment
Long-term Strategic Weapon

Accumulate data through every marketing activity, making your data more abundant and more accurate

Audience Insight Report

Unlike other advertising platforms with its data cannot be analysed, Vpon data team can provide in-depth data analysis, enabling Citibank to gain a better understanding of its audience profile

Target the RIGHT message to the RIGHT audience

Through data accumulation and data analysis, specific and relevant ads can be targeted to the defined audience segments resulting in high conversion rates