

A person's hands are shown holding a credit card over a laptop. The background is a dark, textured surface with various digital icons and lines overlaid, representing a data-centric environment. The icons include a computer, security, online shopping, e-mail, social, global, location, smart phone, search, business, station, and medical. The text is overlaid on a semi-transparent white banner.

Adopting Data Centric Successful Showcase Citibank Credit Card Promotion Campaign

Background

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

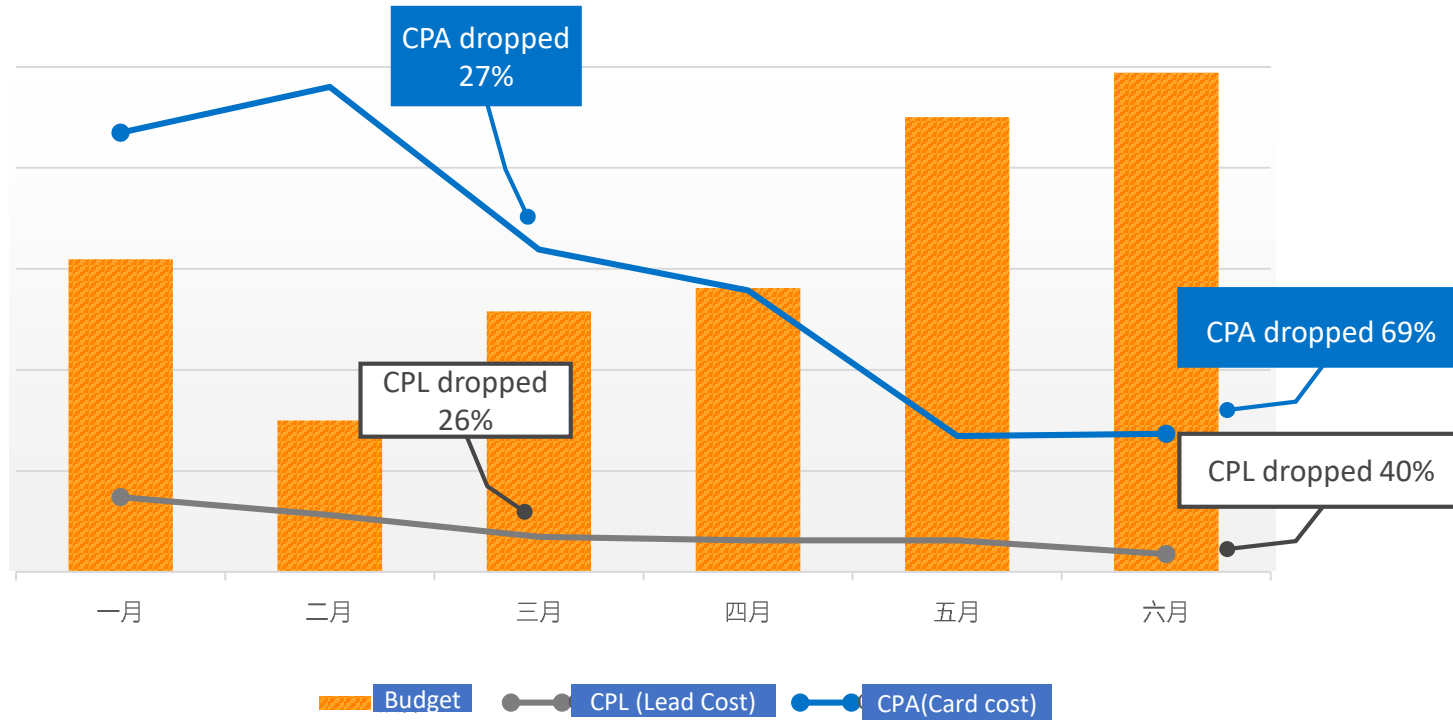
Retail banking value the most on potential segment who are interested in credit card & investment products, but what are the alternative way to help them find new potential cardholders?

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

Outcome



Data Bond Segment

Excluding existing cardholders

Create broader lookalike audience

Leveraging data-centric strategy to reduce overall marketing cost

Results

CPL

Lead Marketing Cost

40%

CPA

Card Marketing Cost

69%

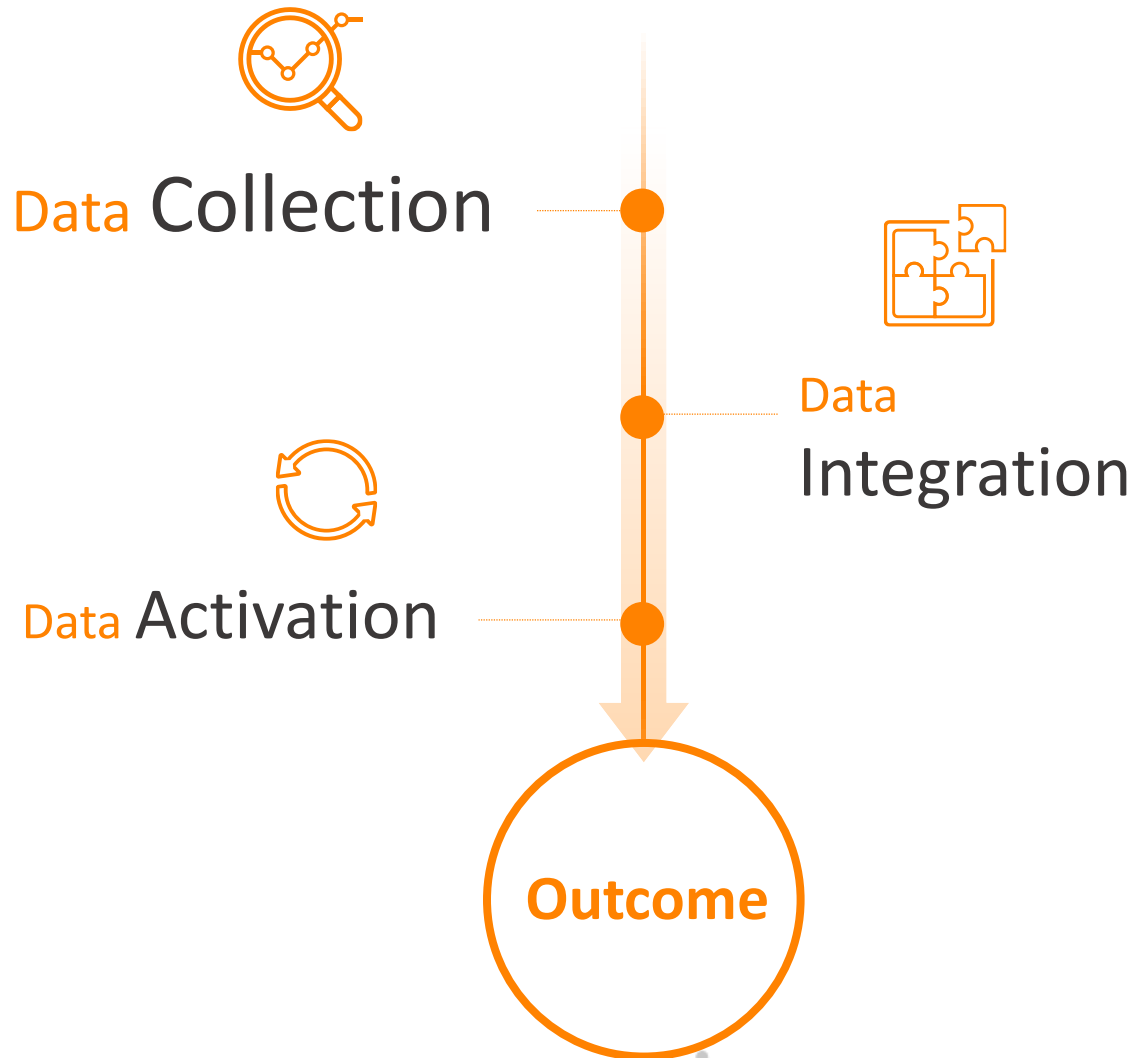
Higher Quality Lead
Higher Approval Rate

How did Vpon Tackle this?



How did Vpon tackle this

Using Vpon Data Solution



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

Team
Over 25
Data Scientists

Experience
11 years
across APAC

Reach
20M
unique devices
per month

Data Collection

Data
Collection

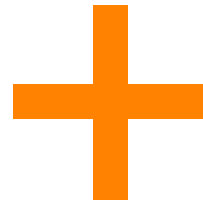
Data
Integration

Data
Activation

Data
Outcome

Programmatic Advertising

Focus on ad platform
operation and optimization



Partner with Vpon

Collecting browsing data
from Citibank website

Vpon
Data Management Platform

Over 20M unique devices per month

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

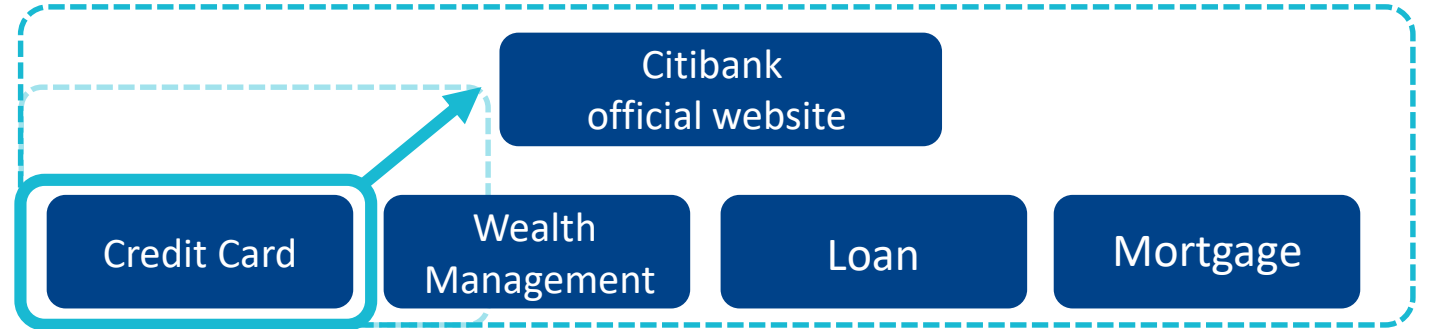
Data Collection

Data Collection

Partner with Vpon

Vpon values customer privacy and effectiveness on conversion rate. Hence, we proposed to provide **one-stop data analysis** as key data acquisition.

citi One-stop Data Analysis



Data Integration

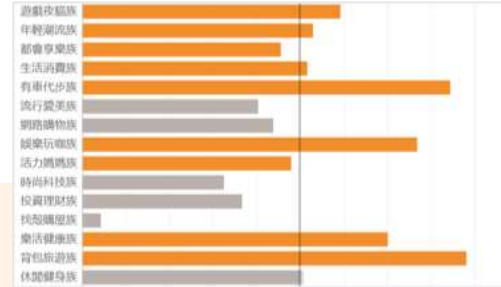
Data Activation

Data Outcome

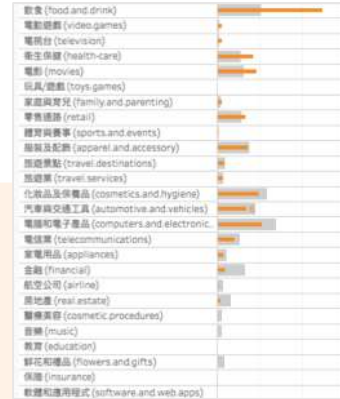
Digital Footprint



Audience Segment



APP Interest



Transaction Data



Integrating with Vpon DMP to enrich data dimensions

Data Integration

- Data Collection
- Data Integration**
- Data Activation
- Data Outcome



- 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

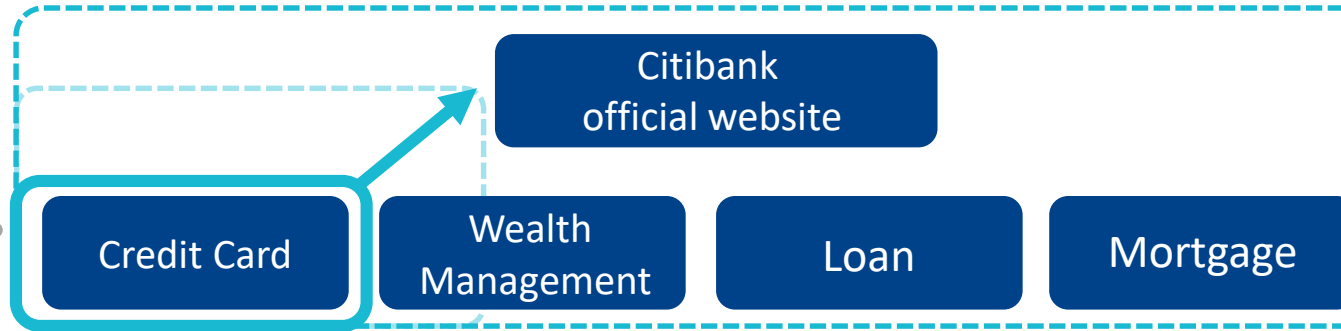
Data Integration

Data Collection

Data Integration

Data Activation

Data Outcome



Potential Audience

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

Excluding Existing Cardholders

Leveraging big data to filter out existing Citibank cardholders' segment

Credit card



Potential Lookalike Audience

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

Data Integration

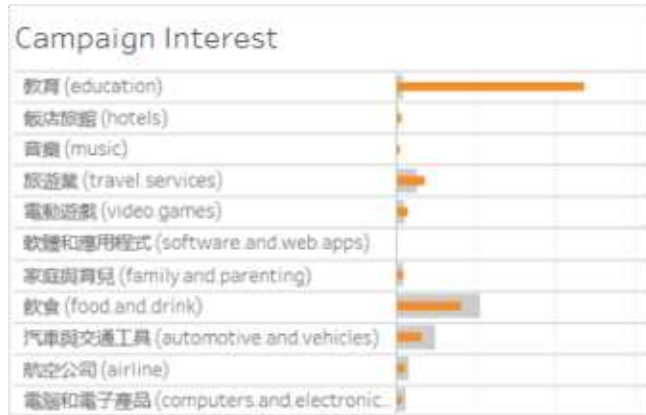
Identify new potential segment through Vpon data analytics tools

Data Collection

Data Integration

Data Activation

Data Outcome

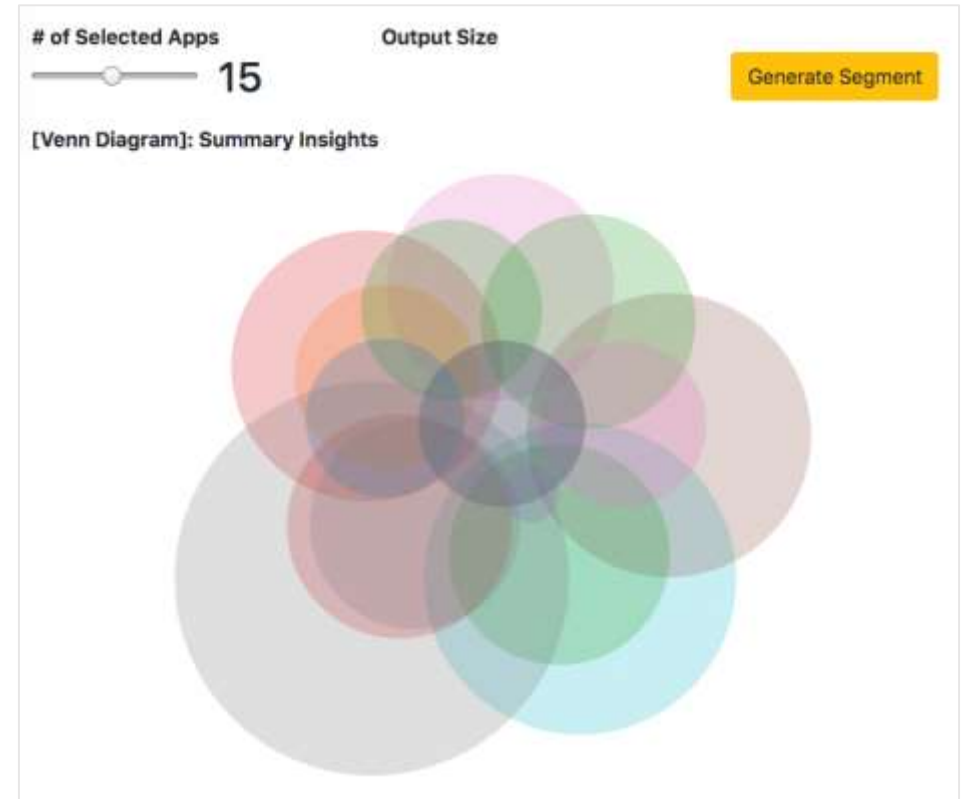


Enlarge audience pool through lookalike

Detailed Insights

name	score	sim	nov	pop
中國銀行	95	0.95	10000	10000
交通銀行	90	0.90	8000	8000
工商銀行	85	0.85	6000	6000
建設銀行	80	0.80	4000	4000
農業銀行	75	0.75	2000	2000
郵政儲蓄銀行	70	0.70	1000	1000
華融銀行	65	0.65	500	500
廣發銀行	60	0.60	300	300
華泰銀行	55	0.55	200	200
華東銀行	50	0.50	100	100
華南銀行	45	0.45	50	50
華北銀行	40	0.40	20	20
華西銀行	35	0.35	10	10
華中銀行	30	0.30	5	5
華東銀行	25	0.25	2	2
華南銀行	20	0.20	1	1
華北銀行	15	0.15	0	0
華西銀行	10	0.10	0	0
華中銀行	5	0.05	0	0

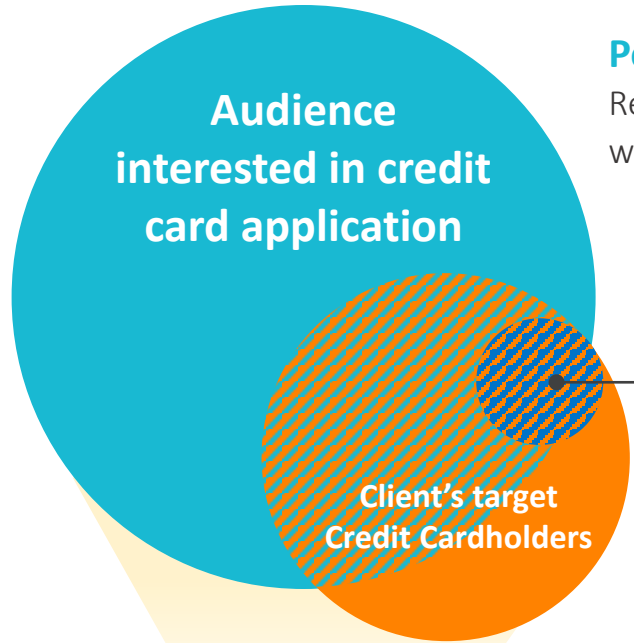
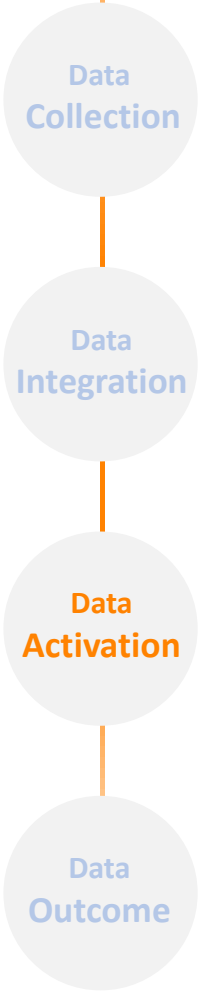
Identify those potential with app download based on our data analysis



Explore new potential segment who are interested in advertising

Data Activation

Creating potential audience pool drawn from Vpon data integration



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



Audience Segment

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

Data Collection

Data Integration

Data Activation

Data Outcome

Backpacker & Frequent Traveller

Backpacker & Frequent Traveller

28小時 行李牌

28小時 行李牌

citi

Frequent Travellers Segment

Lifestyle & Retail

Lifestyle & Retail

18-10

全新花旗現金回饋PLUS悠遊卡

新戶首年悠遊自動加值 享最優1.5%回饋

立即辦卡

citi

謹謹理財 信用至上

Frequent City Walkers Segment

Automobile

Automobile

全新花旗現金回饋PLUS卡

新戶首年三大誘惑最優3%回饋*

立即辦卡

於國內加油站為最優

刷新新花旗

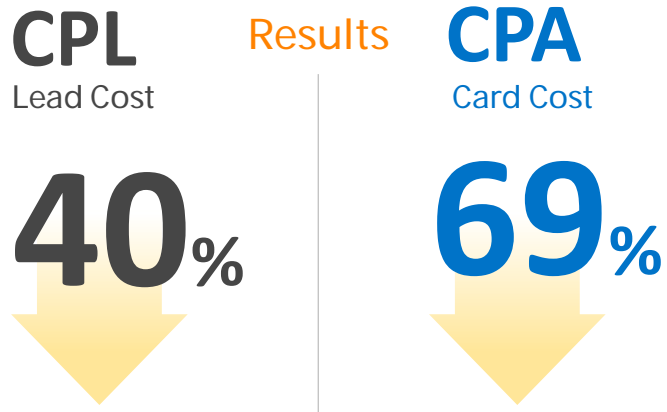
2019/5/31 截止

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



Higher Quality Lead
Higher Approval Rate

Data Collection

Data Integration

Data Activation

Data Outcome

Data Report : Audience Profile Analysis



App Interest Analysis



Audience Segment Analysis



Purchase Behaviour Analysis

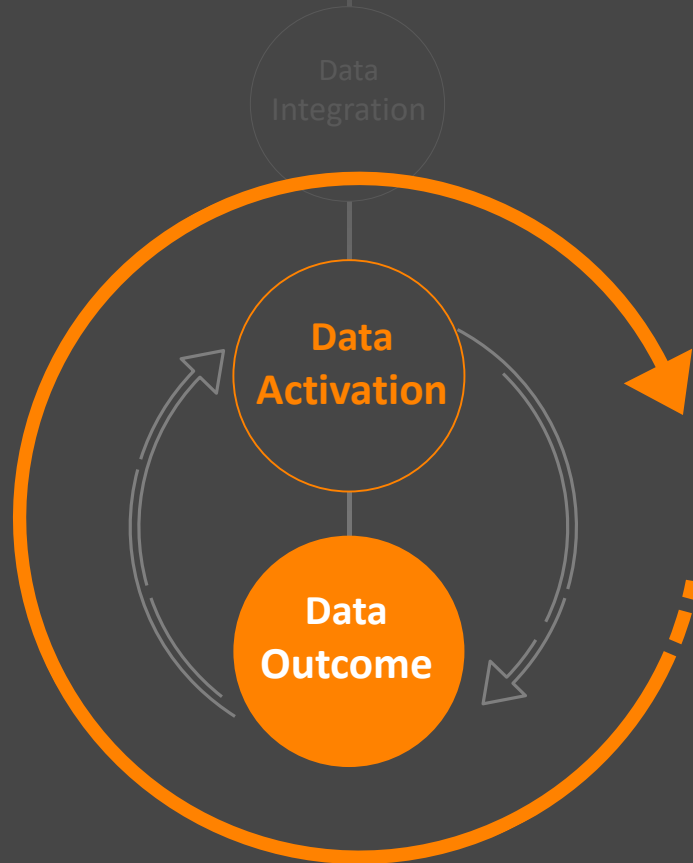
Knowing your DATA is your next **FRONTIER** of business success

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

Vpon

For publishers
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For clients
sales.hk@vpon.com

For collaborations
marketing@vpon.com

Facebook



LinkedIn



www.vpon.com