

Custom Targets



SWK Bank is one of the leading financial institutions on the internet. As a direct bank, SWK Bank offers its customers fair credits and fixed deposits at very good conditions. www.swkbank.de

Customer Case SWK Bank:

More Credit Agreements through Addressing Semantic Twins of Actual Credit Users

Campaign partners:



Campaign goals:

- Generate **online credit agreements** (consumer credit)
- Lead high-quality traffic to the target webpage
- Maintain a cost-sales ratio (CSR) of max. 3.5%

Special challenges:

- It is difficult to identify and capture the target group of those who are looking for a consumer credit. It is assumed that the target is characterised not by being particularly finance oriented but rather by having a purely consumer-oriented interest in finances.
- A great number of existing competitors make the online credit sector highly competitive.

Significant drivers of success:

- A **Frequency Capping of 4** was chosen to achieve the maximum net reach for the available budget.

- **Targeting with Semasio Custom Targets:** Hypothesis-free address of potential new customers through Semasio semantic twinning (Based on a defined user group, which represent the users to be reached, further users will be identified.)

Reaching the SWK Bank's desired target group with Semasio semantic twinning: Users with a current, high interest in an SWK Bank consumer credit

Basis for the twinning: Identifying actual credit users

In this case, further users who have a current and high interest in a consumer credit were identified based on 300 anonymous profiles that had already been converted, which means they had become actual credit users, in the consumer credit division of the SWK Bank.

Why do we know something about the credit users?

The profiles of the actual credit users who have already converted and are used as a basis are automatically also a subset of the more than 50 million German user profiles in the Semasio profile database. Hence, large, weighted keyword clouds of the most important terms and phrases of the internet pages visited by each user already exist for these users, as they do for the more than 50 million other profiles, in the Semasio database. How does this work? See info box on the left.

The centrepiece of twinning: The semantic model of the SWK Bank credit users

By means of the keyword clouds, the Semasio targeting technology was able to recognise automatically the semantic similarities of those who had already converted. The semantic model resulting therefrom was matched to the more than 50 million profiles in the Semasio profile database. By identifying differences and similarities with the SWK Bank credit users, it could be established whether or not an affinity for an SWK Bank consumer credit existed.

Level of affinity can be controlled at random

Only those profiles for which a minimum 30% affinity for the SWK Bank consumer credit could be identified were addressed during the display campaign. The Semasio targeting technology recognises the degree of agreement as a level of affinity. Thus, the client is able to control accuracy and reach flexibly and as required. Keyword clouds change organically and the level of affinity is recorded daily. This guarantees that the respective custom target is always up to date to the highest possible degree.

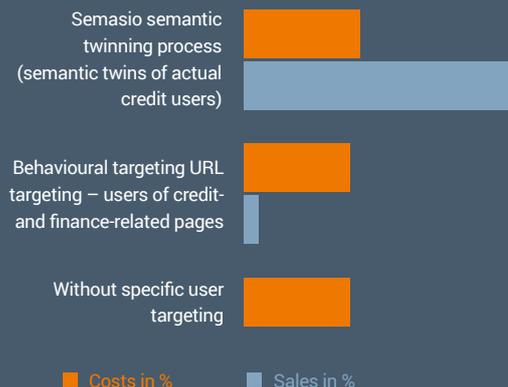
Consumer segmentation with Semasio

Semantic, pre-categorisation-free and thus unabridged evaluation of information about the user behaviour offers a maximum degree of detailed information for the highest flexibility in preparing targets with accuracy and maximum reach. Semantic user profiling analyses the content of each internet page visited. The most important terms and phrases of the respective internet page are evaluated and assigned to the user profile. In doing so, for each user a large, weighted keyword cloud exists. This cloud constantly grows with the behaviour exhibited on hundreds of consumed internet pages, which offers comprehensive, detailed and always up-to-date information for the creation of desired targets. The entire analysis process is purely user centred by deploying machine-learning-based language processing. Pre-categorisation or hypotheses are not necessary.

Result 1:
Semantic twinning generates higher sales in many cases while the costs remain on the same level

Addressing potential credit users by means of the hypothesis-free creation of a custom target with the help of the Semasio semantic twinning process is far more successful than other targeting methods: **96 % of the total sales were achieved by using 45.52 % of the total campaign costs.**

Comparison of cost-sales ratio



Ergebnis 2:
Users that were reached with the custom target by means of hypothesis-free semantic twinning felt that they were addressed more directly and individually on the landing page.

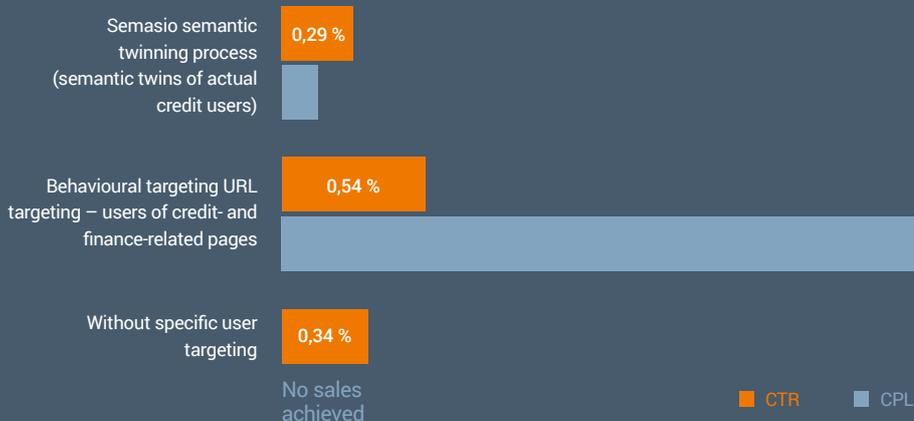
Low CPL

The extremely low CPL of targeting with the Semasio semantic twinning process clearly shows that the semantic twins of actual credit users (SWK Bank credit users) felt that they were addressed by the offer on the landing page much better than the users that were reached with URL targeting (users of credit- and finance-related pages).

Low CTR

The user address with URL targeting achieved a considerably higher CTR – probably because the targeted users had a fundamental interest in finances and clicked out of curiosity. Even without the use of a specific user targeting, higher CTRs were achieved. The desired target is thus characterised most likely not by a special interest in finance but rather by a purely consumer-oriented, current interest in finances. They click on an offer if an actual need for a credit is to be fulfilled. A target that cannot be identified as a standard target.

Targeting comparison of CTR and CPL



Final result: Cost-sales ratio (CSR) of only 2,2 %

Campaign partners:



Targeting technology

SEMASIO is the company behind the world's first semantic behavioural targeting technology. Semasio allows media agencies, publishers and direct clients to define individual target groups with complete transparency and data ownership, if required, and to address them efficiently and with maximum reach through programmatic online advertising on the internet. | www.semasio.de



Consulting agency SWK Bank

adlicious is a managed RTB trading desk that offers advertisers complete transparency and security as a reliable partner in the fragmented and bewildering market for RTB. The focus is on the management of campaigns. Because adlicious concentrates on the continuous analysis and optimisation as the deciding factor for successful campaign management despite all of the different automation processes available. | www.adlicious.me