

Conquering the Competition with Advanced Targeting Tactics

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THE FINANCIAL BRAND

FORUM

The Zero Sum Game

Fight or Flight?



Competitive Insight Matrix

- ➔ **Monitor Rates:** Regularly track competitors' interest rates on loans, savings accounts, and other financial products using RateWatch or similar services.
- ➔ **Analyze Pricing Strategies:** Assess competitors' fee structures and pricing for services, which can indicate competitive strengths or vulnerabilities.
- ➔ **Product and Service Benchmarking:** Compare features, rates, and customer service offerings against industry standards.

OPPORTUNITY

KHAZAD-DÛM CAPITAL HOLDNIGS

4

BRANCH LOCATIONS

\$297mm

ASSET SIZE

17

OPPORTUNITY VALUE

WEBSITE

khazaddumcapital.org

BRANCH LOCATIONS

Moria, Dimrill Dale, Caradhras, Mirrormere



Leveraging First-Party Data



Useful Tools

- ➔ Utilize tools like SEMrush for SEO and PPC insights.
- ➔ Access industry reports and market analysis platforms like eMarketer or Statista for broader market trends.
- ➔ Employ social listening tools like Sprout Social or Hootsuite to gauge competitor social media engagement and sentiment.
- ➔ Financial Brand Resources: For insights into current trends and strategies in the financial sector.
- ➔ Callahan & Associates: Use for comprehensive credit union data and analysis.
- ➔ RateWatch: A tool specifically for tracking banking and credit union rate data across the country.

Smoke -vs- Signals



Creative Diversification

- ➔ Diversify creatives to utilize a variety of ad formats to reach new audiences, combat ad fatigue, and enhance action.
- ➔ Create visually distinct assets to capture a wider audience, tailored to different motivations and emotional appeals
- ➔ Embrace trends in short form videos such as Stories & Reels to connect more authentically with people
- ➔ Employ different ad placements across platforms to maximize exposure and impressions, using creative tailored to each placement



ADVANCED TARGETING TECHNIQUES



Competitive Conquesting Tactics

Email Targeting

- ➔ **Identify Targeting Capabilities:** Determine which DSPs or managed services have partnerships with email data providers like Yahoo! and AOL.
- ➔ **Custom Audience Creation:** Utilize DSP or managed service to create custom audiences from identified mail domains, leveraging proprietary or third-party data.
- ➔ **Segmentation and Strategy Development:** Segment the target audience based on relevant mail domains, aligning with brand objectives.
- ➔ **Compliance and Privacy Consideration:** Ensure campaign compliance with financial advertising regulations and data privacy laws such as GDPR and CCPA.



Purchase Based Targeting

- ➔ **Identify Data Sources & Accessibility:** Determine data from credit card transactions, apps, programs, and receipts. Evaluate DSPs for transactional data partnerships.
- ➔ **Custom Segment Creation:** Analyze spending levels and purchase frequencies across various categories and brands to create highly defined consumer segments. This allows for precision targeting based on actual consumer behavior and preferences.
- ➔ **Tailored Incentives:** Develop incentives specifically designed to attract consumers from competitors, using detailed transaction data to offer more compelling, personalized incentives.
- ➔ **Long-term Engagement:** Focus on long-term engagement strategies that keep the brand at the forefront of the consumer's mind, reducing the likelihood of them returning to competitors.



App Detection

- ➔ **Identifying Competitive App Users:** Analyze data to segment users who have installed competitors' financial apps, identifying consumers who may be enticed with better offers.
- ➔ **Tailored Financial Offers:** Develop personalized ads featuring products and services that are advertised directly to users of competitors' apps, highlighting superior features, rates, or customer service.
- ➔ **Utilizing Data Partnerships:** Collaborate with data providers such as TrueData and StartIO, or work with a DSP or Managed Service, to enrich targeting capabilities and enhance insights into consumer app usage and preferences, ensuring effective campaign execution.



Keyword Targeting

➔ **Expand Keyword Strategies:**

- Develop an extensive list of keywords, including competitor brands and products.
- Create custom audiences on platforms like Google Ads based on competitor URLs to target users interested in similar offerings.

➔ **Broaden Platform Utilization:**

- Align keywords with YouTube content; target videos and channels relevant to your audience.
- Implement placement targeting on YouTube to feature ads alongside or on competitor videos.
- Refine Targeting on YouTube in-feed video ads for targeting specific search terms on YouTube, ensuring visibility in relevant search results.

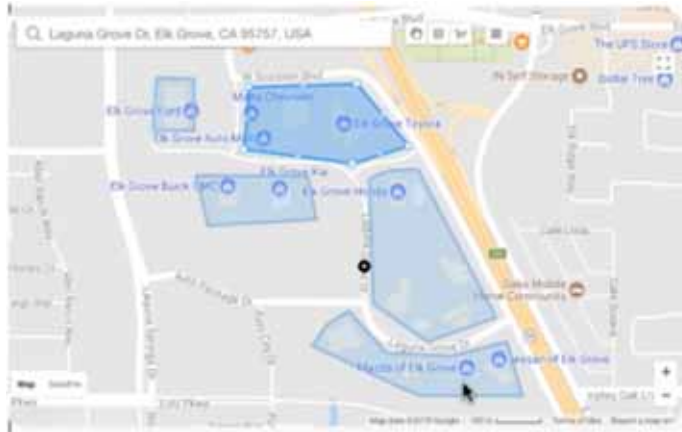


Content Recognition Targeting

- ➔ **Identify Viewers of Competitors' Ads:** Utilize ACR technology to identify households that have viewed television or streaming ads from competing financial institutions. This data allows the FI to precisely target individuals already exposed to financial products and services similar to their own.
- ➔ **Tailored Ad Content:** Develop customized advertising content that highlights the unique benefits and superior features of your financial products compared to those advertised by competitors.
- ➔ **Strategic Ad Placement:** Place targeted ads during or immediately after competitor ads are shown, leveraging the ACR data to ensure that your message reaches the audience when the competitor's offerings are top of mind. This can be particularly effective during high-viewership events such as sports or prime-time television slots.
- ➔ **Cross-Device Retargeting:** Use the insights gathered from ACR to retarget the audiences on other platforms with follow-up campaigns.



Targeting Users Who've Visited Competitor Branches



- ➔ **Geofencing Detection Setup:** Establish geofences around competitor branch locations to detect when users with active location services enter these areas.
- ➔ **Data-Driven Audience Segmentation:** Collect entry, exit, and dwell time data within geofenced areas to understand visitor patterns and peak times, aiding in the creation of targeted audience segments.
- ➔ **Cross-Platform Expansion:** Expand geofencing efforts to include digital display initially, then extend to Online Video, Connected TV, and Digital Audio platforms for broader reach and engagement.
- ➔ **Partnerships and Advanced Analytics:** Form data partnerships with providers like Factual and OnSpot to enhance targeting accuracy with comprehensive location-based data and analytics.

Audiences Request Custom Audiences

View Audiences Sorted View **Third Party Audiences** Country: First Audience

Filter By: All Providers All Goals All CPA Goals All Audience Size All Delivery Type \$93,215 Current Total Audience [Export All](#)

<input type="checkbox"/>	Audience Name	Provider	Geo	Native CPM \$10.00	CTV CPM \$10.00	Estimated Audience Size	Estimated Delivery Time	Audience Description
<input type="checkbox"/>	Samba TV + US + ACR + TV Viewership + Sports TV Enthusiasts + Football TV Viewers (NFL, NCAA) + College Football TV viewers	Samba TV	USA	Native: \$7.00 Display: \$0.25 Video: \$17.00	CTV: \$41.25 Audio: \$16.25	364,844,790	Instant	Reach TV households that have daily watched football TV shows and movies.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Vehicle Manufacturers + Electric Vehicles and Hybrids	Samba TV	USA	Native: \$4.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	378,281,810	Instant	Reach households daily exposed to TV commercials related to electronic and hybrid/electric vehicles.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Travel + Theme Parks and Resorts	Samba TV	USA	Native: \$8.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	374,882,249	Instant	Reach households daily exposed to TV commercials related to theme parks and holiday resorts.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Insurance + Auto Insurance	Samba TV	USA	Native: \$4.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	374,477,676	Instant	Reach households daily exposed to TV commercials related to auto insurance.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Pet (Dogs, Cats, etc.) + Health & Wellness	Samba TV	USA	Native: \$8.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	370,943,873	Instant	Reach households daily exposed to TV commercials related to Pet health and wellness products or services.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Travel + Hotels and Airfare	Samba TV	USA	Native: \$6.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	369,113,008	Instant	Reach households daily exposed to TV commercials related to hotels and airfare.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Food and Beverage + Alcohol and Liquor	Samba TV	USA	Native: \$4.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	368,207,249	Instant	Reach households daily exposed to TV commercials related to alcohol and liquor.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Business and Finance (B2B) + Loans and Credits	Samba TV	USA	Native: \$6.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	368,207,249	Instant	Reach households daily exposed to TV commercials related to loans and credits.
<input type="checkbox"/>	Samba TV + US + ACR + TV Viewership + Politics + Political News Shows	Samba TV	USA	Native: \$8.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	364,371,714	Instant	Reach TV households that have daily not watched liberal or conservative-affinity news networks.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Business and Finance (B2B) + Credit Score	Samba TV	USA	Native: \$4.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	361,933,987	Instant	Reach households daily exposed to TV commercials related to credit scores.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Food and Beverage + Baby Food	Samba TV	USA	Native: \$6.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	361,168,284	Instant	Reach households daily exposed to TV commercials related to baby food.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Pet (Dogs, Cats, etc.) + Food & Treats	Samba TV	USA	Native: \$6.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	359,804,941	Instant	Reach households daily exposed to TV commercials related to the food and treats.
<input type="checkbox"/>	Samba TV + US + ACR + Ad Exposure + Life and Entertainment + Concert, Events, and Theater Tickets	Samba TV	USA	Native: \$4.50 Display: \$7.50 Video: \$18.00	CTV: \$42.50 Audio: \$17.50	354,265,796	Instant	Reach households daily exposed to TV commercials related to tickets for concerts, gigs, festivals, and theatre events.



Navigating a Cookieless World



KEY TAKEAWAYS

1 — **Competitive Analysis**

Conduct a thorough analysis of your competitors.

Action Item: Develop a comprehensive competitor matrix that lists the strengths and weaknesses of each competitor. This will guide strategic planning and help in identifying opportunities for differentiation.

KEY TAKEAWAYS

2 — Strategic Offer Selection

Choose competitive offers that align with your market strengths.

Action Item: Select offers that counter the strengths of your competitors and appeal directly to the needs and preferences of your target audience. Ensure these offers are clearly superior to enhance conversion rates.

KEY TAKEAWAY S

3 — Platform & Partner Selection

Optimize your media buying by selecting the right platforms.

Action Item: Evaluate and choose Demand-Side Platforms (DSPs), managed service partners, or media agencies that offer broad reach and sophisticated targeting capabilities. Options like StackAdapt, Choozle, Brandzooka, MNTN, The Trade Desk, or MediaMath are a few options to be considered based on their alignment with your campaign objectives and ability to engage your specific target audience effectively.

Questions?

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