



# 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

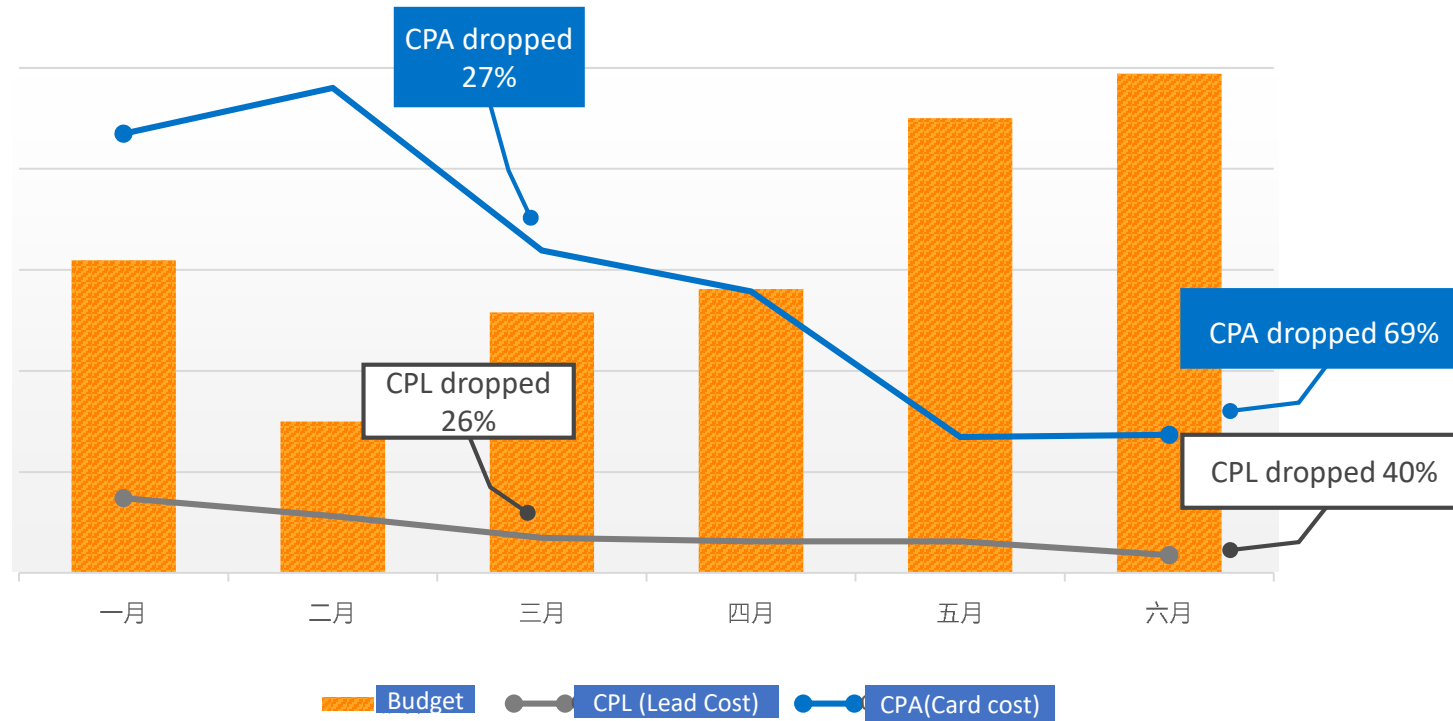
Retail banking value the most on potential segment who are interested in credit card & investment products, but what are the alternative way to help them find new potential cardholders?

**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



## Results

CPL

Lead Marketing Cost

40%

CPA

Card Marketing Cost

69%

Higher Quality Lead  
Higher Approval Rate

Leveraging data-centric strategy to reduce overall marketing cost

# How did Vpon Tackle this?



# How did Vpon tackle this

Using Vpon Data Solution



# 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

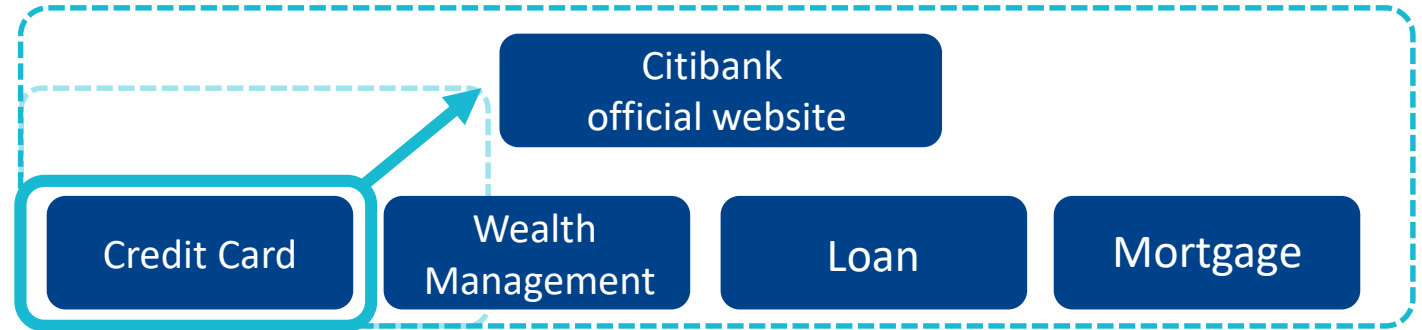


## Data Integration

## Data Activation

## Data Outcome

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



A world map showing the global traveler outbound paths of devices by country. The map is dark with glowing lines representing travel paths. A legend on the left shows a scale from 0 to 100,000,000. The map highlights major travel hubs and routes across the globe.

| 族群    | 百分比  |
|-------|------|
| 遊戲狂貓族 | ~38% |
| 年輕潮流族 | ~45% |
| 都會享樂族 | ~35% |
| 生活消費族 | ~38% |
| 有車代步族 | ~42% |
| 流行愛美族 | ~28% |
| 網路購物族 | ~32% |
| 娛樂狂歡族 | ~40% |
| 活力運動族 | ~35% |
| 時尚科技族 | ~25% |
| 投資理財族 | ~30% |
| 找點興趣族 | ~10% |
| 樂活健康族 | ~40% |
| 背包旅遊族 | ~42% |
| 休閒健身族 | ~30% |

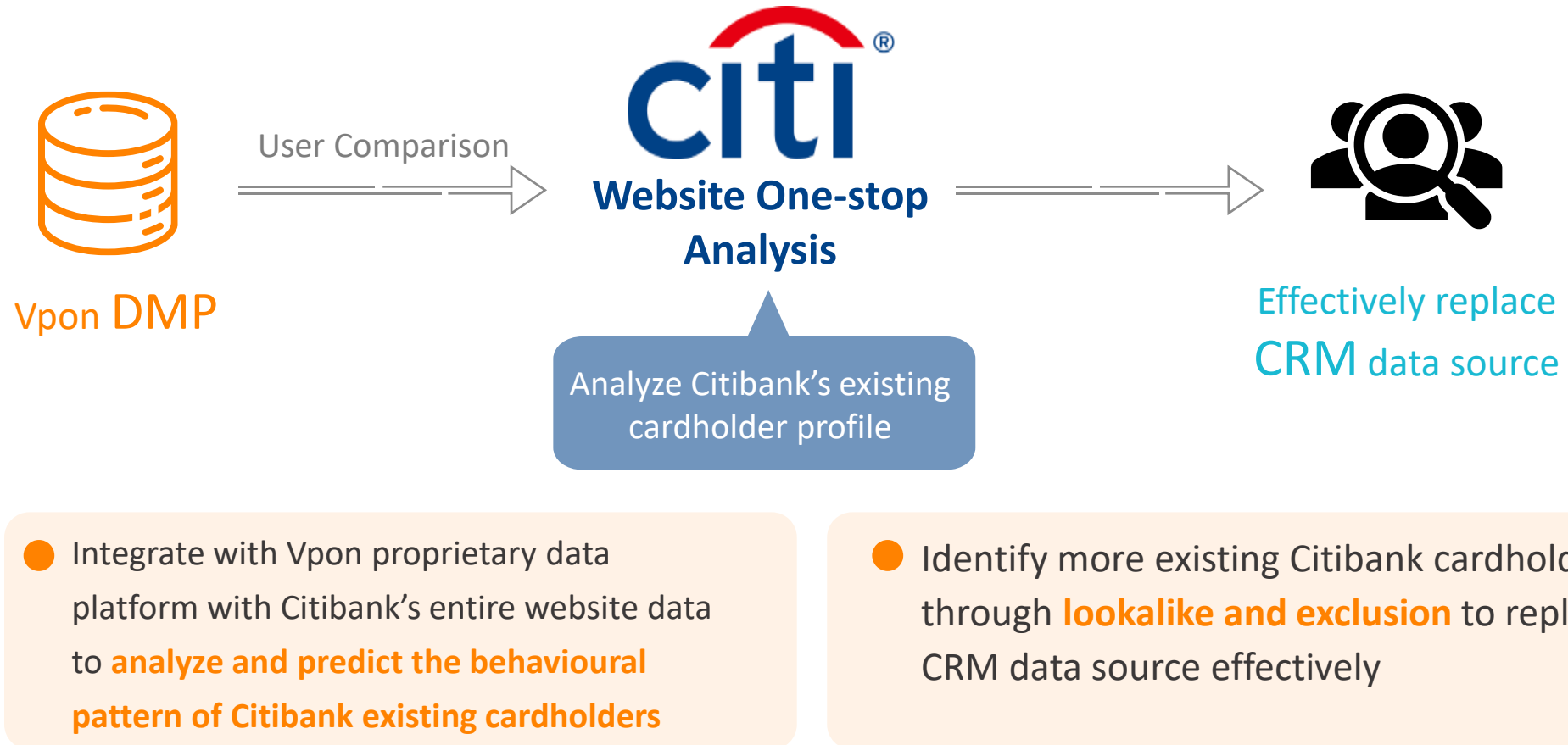
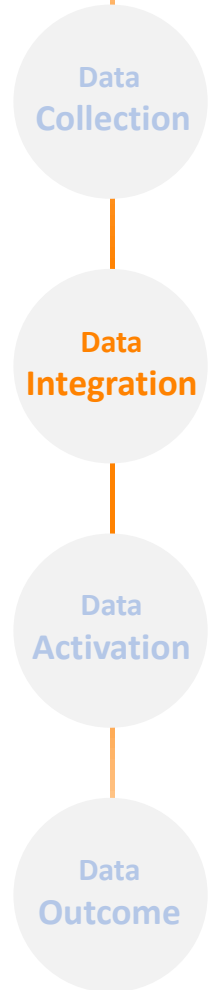
| 類別 (Category)                      | 數量 (Count) |
|------------------------------------|------------|
| 飲食 (food and drink)                | 10         |
| 電腦遊戲 (video games)                 | 10         |
| 電視台 (television)                   | 10         |
| 衛生保健 (health-care)                 | 10         |
| 電影 (movies)                        | 10         |
| 玩具 (toys)                          | 10         |
| 家庭與育兒 (family and parenting)       | 10         |
| 音樂 (music)                         | 10         |
| 體育與運動 (sports and events)          | 10         |
| 服裝及配件 (apparel and accessory)      | 10         |
| 旅遊景點 (travel destinations)         | 10         |
| 旅遊業 (travel services)              | 10         |
| 化妝品及美容品 (cosmetics and hygiene)    | 10         |
| 汽車與交通工具 (automotive and vehicles)  | 10         |
| 電腦及電子產品 (computers and electronic) | 10         |
| 電訊業 (telecommunications)           | 10         |
| 家電用品 (appliances)                  | 10         |
| 金融 (financial)                     | 10         |
| 航空公司 (airline)                     | 10         |
| 房地產 (real estate)                  | 10         |
| 醫療手術 (cosmetic procedures)         | 10         |
| 音樂 (music)                         | 10         |
| 教育 (education)                     | 10         |
| 鮮花和禮品 (flowers and gifts)          | 10         |
| 保險 (insurance)                     | 10         |
| 軟體和應用程式 (software and web apps)    | 10         |

[illegible]

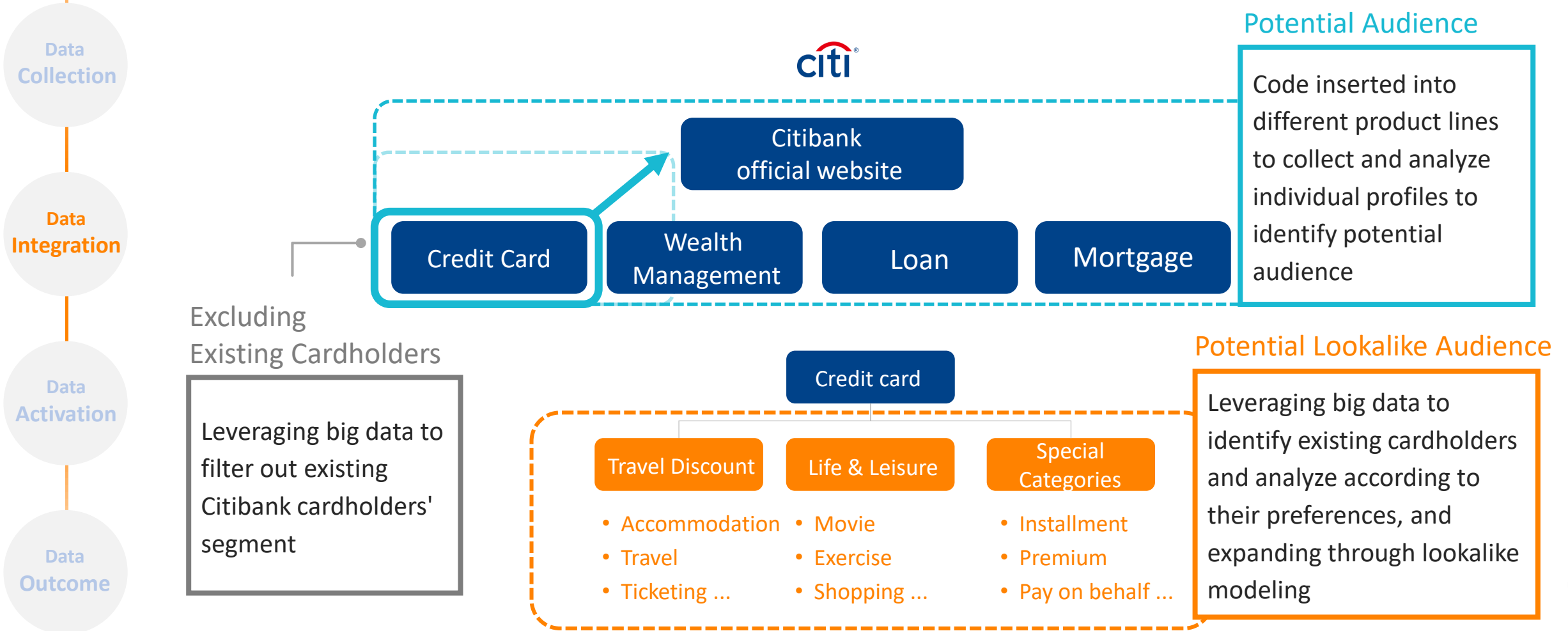
## Integrating with Vpon DMP to enrich data dimensions



# Data Integration



# Data Integration

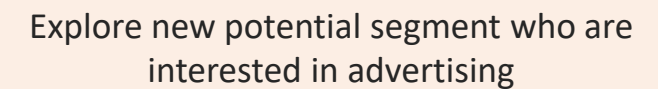
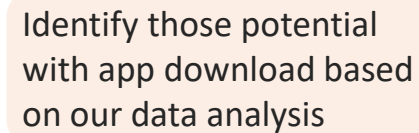
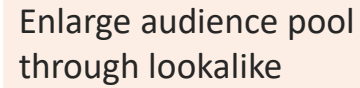


## Identify new potential segment through Vpon data analytics tools

## Data Integration

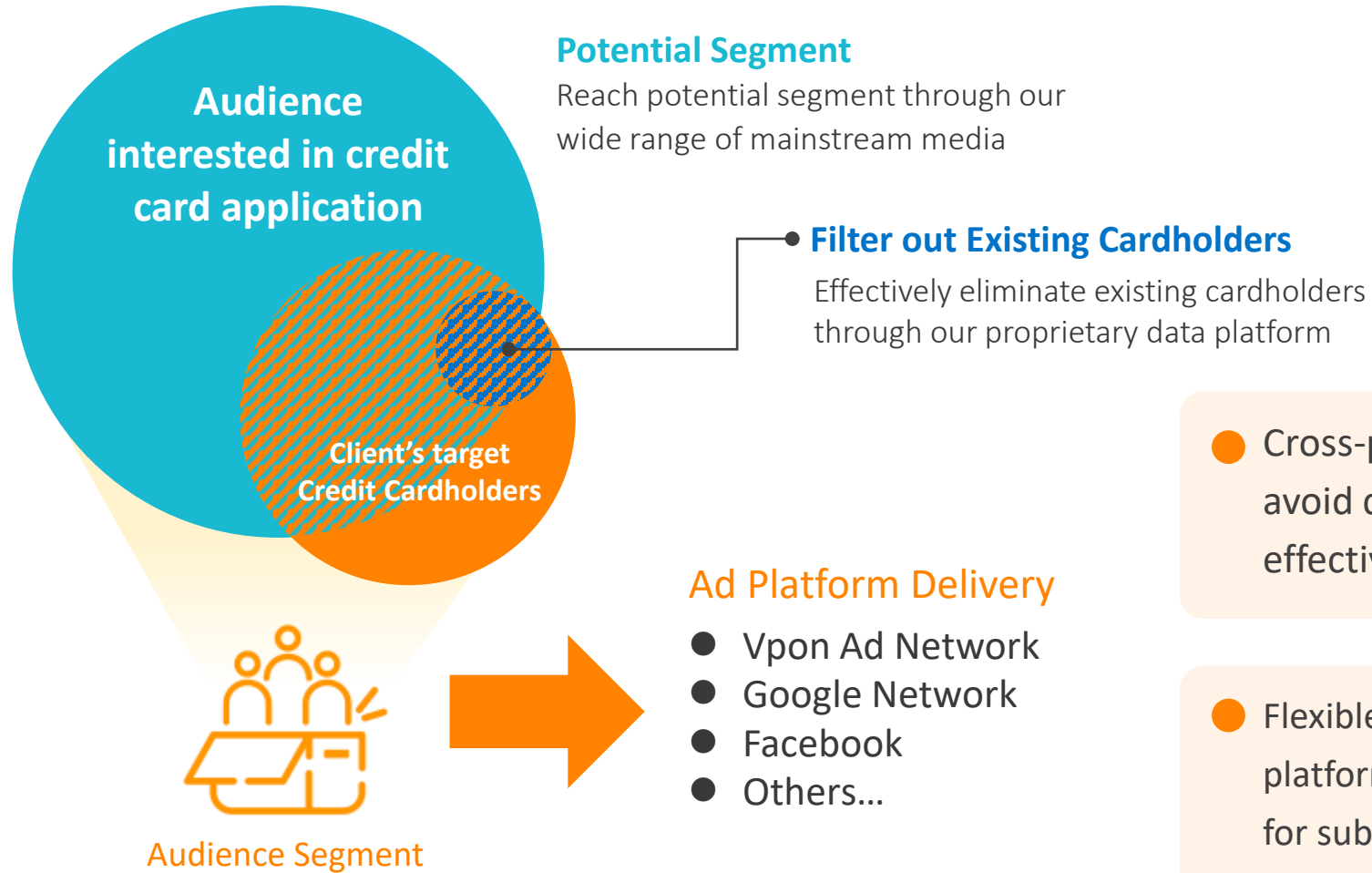
## Data Activation

## Data Outcome



# Data Activation

Creating potential audience pool drawn from Vpon data integration



● 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

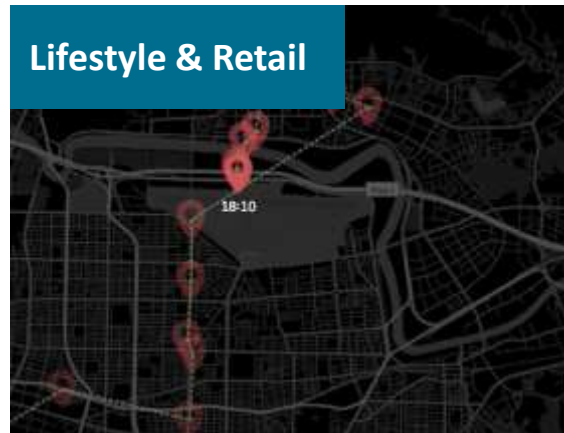
Data  
Outcome

Backpacker &  
Frequent Traveller



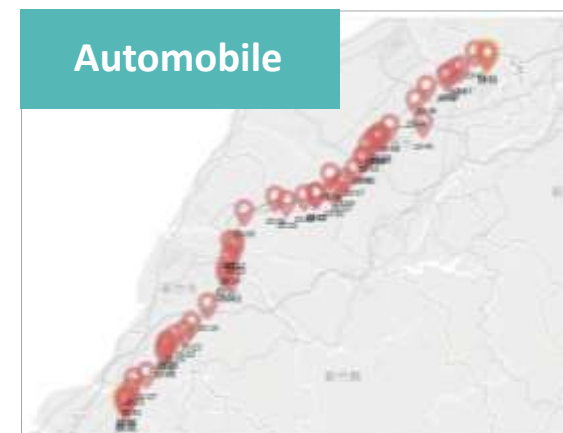
Frequent Travellers  
Segment

Lifestyle & Retail



Frequent City Walkers  
Segment

Automobile



Thrill Seekers  
Segment

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



# Data Outcome

Data  
Collection

Data  
Integration

Data  
Activation

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

Results

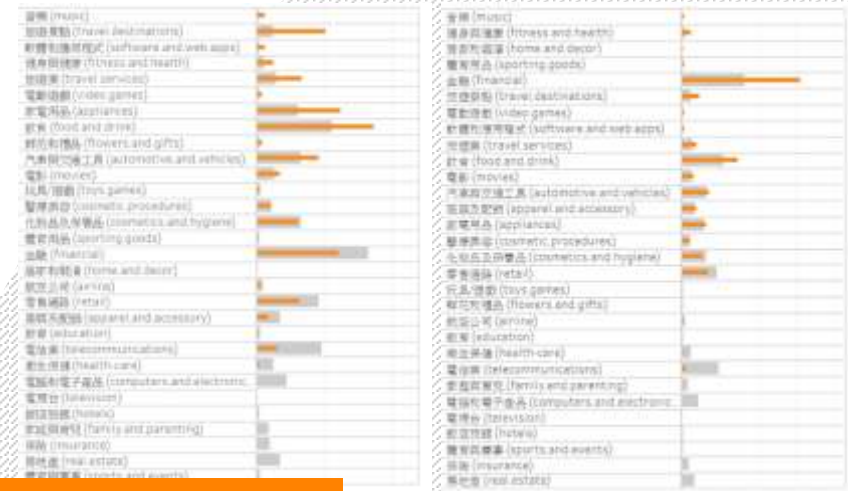
**CPA**  
Card Cost

**40%**

**69%**

Higher Quality Lead  
Higher Approval Rate

## Data Report : Audience Profile Analysis



App Interest Analysis



Audience Segment  
Analysis



Purchase Behaviour  
Analysis

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

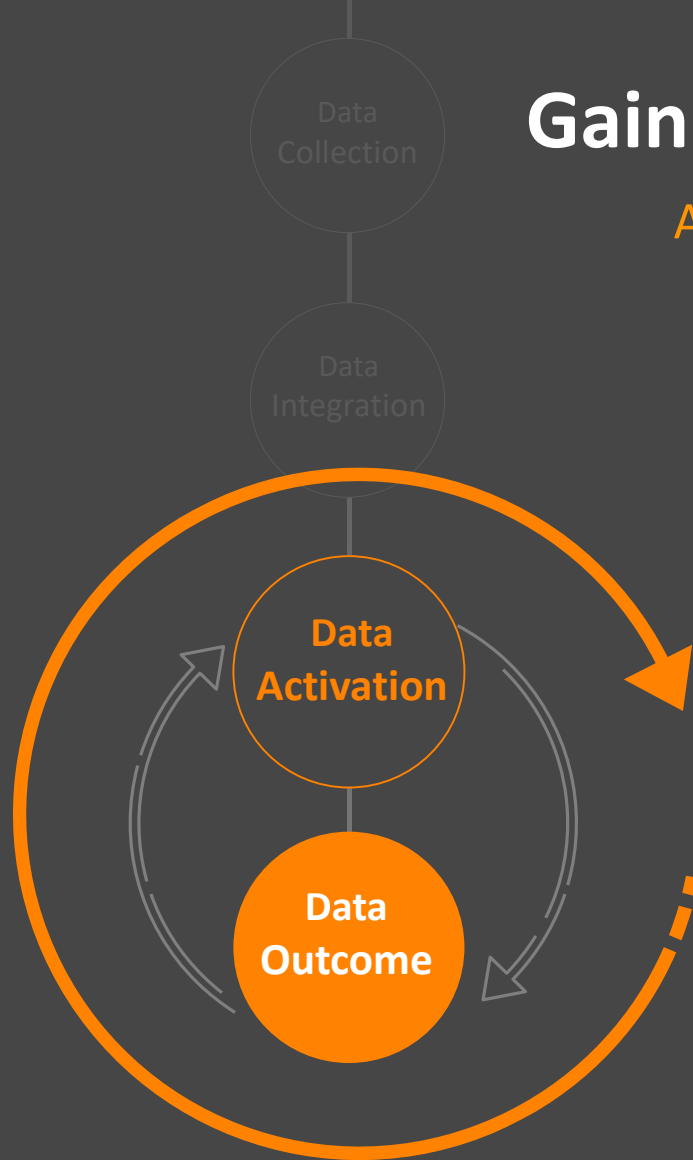
Data reuse acts as a strategic weapon for driving your marketing success in the long run





# 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



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