



Google


otpbank  
0-24

# OTP Bulgaria - Google Live meeting

6-7 March, 2019

Barnabás Bogdán  
Flóra Cselényi  
Illés Vadász



 #SchittsCreek



I **DONT** KNOW THESE PEOPLE

# Meet Your Google Team



## Illés

Industry Manager  
[illes@google.com](mailto:illes@google.com)

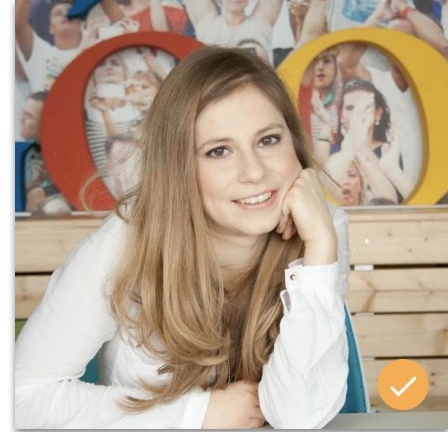
Example question: Illés, we need to grow our online sales contribution by 20% by 2020, help us.



## Barna

Analytical Consultant  
[bbogdan@google.com](mailto:bbogdan@google.com)

Example question: Barna, we would like to know how to plan budgets for the next quarter, can you help us with market analysis?



## Flóra

Account Manager  
[cselenyi@google.com](mailto:cselenyi@google.com)

Example question: Flora, we interested in automation, could you explain how smart bidding works and what solutions we could use?

# Troubleshooting queries?

Billing, invoicing, policy & ad review, technical troubleshooting (Google Ads, Google Analytics)

**Help is just a click away:**

To Call: [Click here](#) to find the times and phone numbers


To Chat: [Click here](#) same opening hours as phone lines

To Email any time any day: [Click here](#)

*Be sure to have your MCC or AdWords Customer ID to hand*



# Our agenda for the day

 Day 1, 13:00 - 17:30

 Day 2: 9:30-12:00

## What we're going to do

Welcome and intro to the OTP Bulgaria business

QBR - part 1: Industry trends and insights

QBR - part 2: Google Ads performance and recommendations

A spotlight on: YouTube creatives

## Outcome of the section

Google gains more understanding of your business, your goals and priorities, challenges and your plans for the year

Understand your position in the market, see where query trends are going

Understand where you can improve your current Google Ads campaigns and where the opportunities are for further expansion. Get answers to your product related questions.

Understand the ABC of YouTube creatives and learn from the best performing examples across the industry

And now... your turn!

# OTP Bulgaria - business introduction

# Things we would like to know...

What are your challenges as a business organization?

How do you make decisions?

What is your positioning and who is your target group?

How does the customer journey look like for you?

How does your marketing strategy and planning look like?

What are your key priorities and targets for 2019?



# Quarterly Business review

# **Industry Insights**

# Focusing Facts

## Personal Lending & Borrowing in Bulgaria

**5%** Search growth overall in Q418 compared to the previous year

**51%** Of searches came from Mobile

**46%** Of searches came from Computer

**10%** Change in CPC compared to the previous year

# Personal Lending & Borrowing

Metrics snapshot - Q4 2018 and YoY growth - Q418 vs Q417

	Queries	Imp	Clicks	Ad CTR		CPC		Ad Depth	
	YoY	YoY	YoY	YoY	Q418	YoY	Q418	YoY	Q418
<b>Mobile</b>	22% ▲	-8% ▼	8% ▲	16% ▲	17.7%	-10% ▼	\$0.48	-16% ▼	2.6
<b>Tablet</b>	4% ▲	-39% ▼	-38% ▼	3% ▲	12.6%	-22% ▼	\$0.43	-19% ▼	2.6
<b>Computer</b>	-9% ▼	-31% ▼	-36% ▼	-7% ▼	15.8%	64% ▲	\$0.44	-5% ▼	2.2
<b>Overall</b>	5% ▲	-18% ▼	-12% ▼	7% ▲	16.9%	10% ▲	\$0.46	-10% ▼	2.5

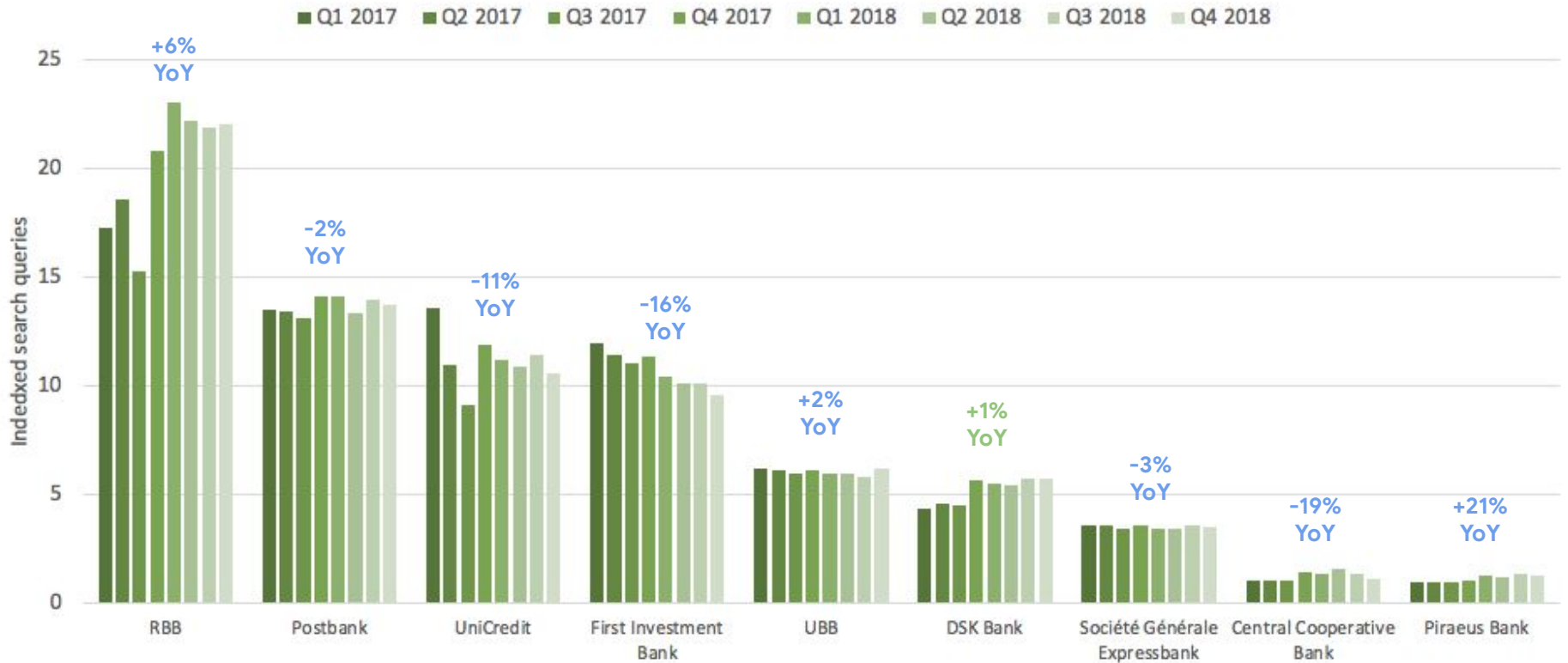
# Search Trends - Credit Cards in BG



# Search Trends - Mortgages in BG



# Brand Share



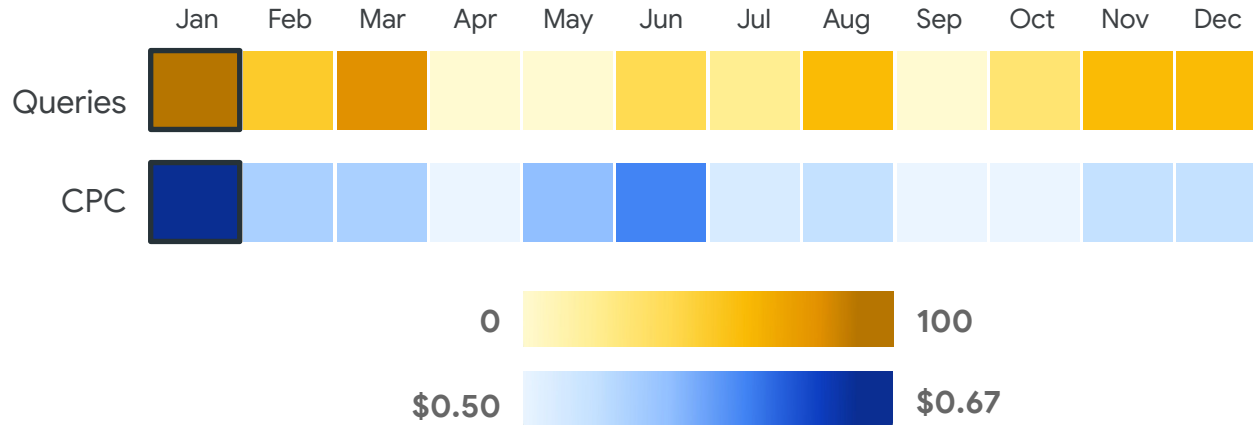
# Search Benchmarks

— OTP Bank — Peer Set Avg



# Monthly seasonal patterns in queries and CPC

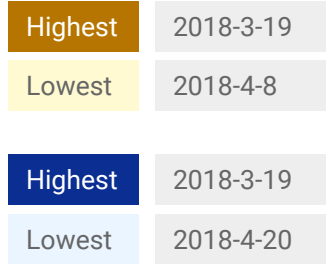
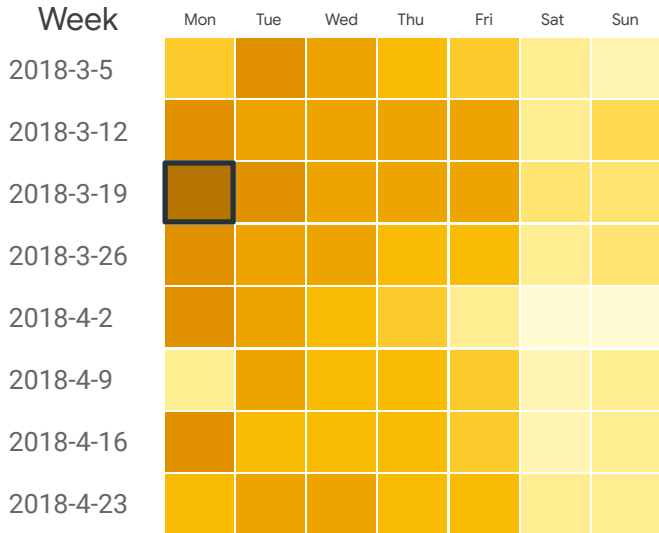
In the last 3 years, CPCs were in the range of **\$0.50-\$0.67** and peaked in **Jan**. Category searches have consistently peaked in **Jan**.





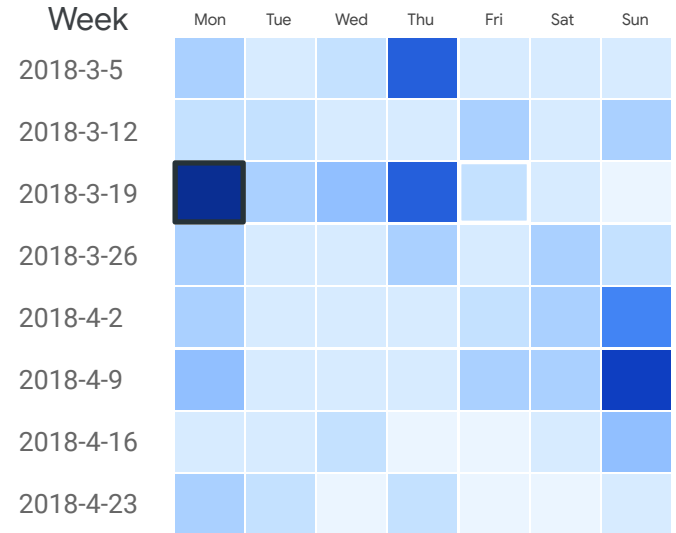
# The next 8 weeks: search trends from last year

## Queries



Note: This is **not** a forecast for the next 8 weeks. It's a daily view of key metrics from last year near today's date.

## CPC



# Keyword Planner

[Link to the tool](#)

# Keyword Planner

## Find new keywords

Get keyword ideas that can help you reach people interested in your product or service



## Get search volume and forecasts

See search volume and other historical metrics for your keywords, as well as forecasts for how they might perform in the future



# Keyword Planner

<input type="checkbox"/> Keyword	↓ Avg. monthly searches	Competition	Ad impression share	Top of page bid (low range)	Top of page bid (high range)
Idea					
<input type="checkbox"/> credit	1K – 10K	High	–	€0.65	€1.70
Your search term					
<input type="checkbox"/> кредит	1K – 10K	High	–	€0.73	€1.81

# Keyword Planner

Plan settings ⓘ

Locations: Bulgaria

Language: All languages

Search networks: Google

FORECASTS

NEGATIVE KEYWORDS

HISTORICAL METRICS

CREATE CAMPAIGN



Your plan can get **1.4K** clicks for **€820** and a **€1** max. CPC ⓘ

Clicks

1.4K

Impressions

27K

Cost

€820

Daily Budget: €32

CTR

4.9%

Avg. CPC

€0.61

Avg. Position

2.1



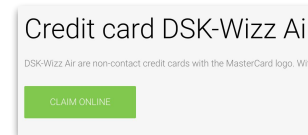
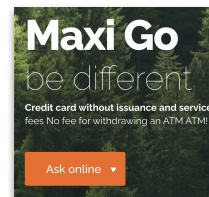
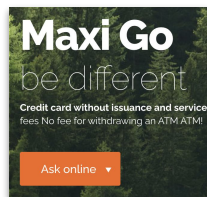
Add conversion metrics

# Query Gaps

[Link to the report](#)

# Quarterly Business Review Google Ads Performance

# Q4 results (based on Google Ads data)



Campaign\_CL applications

Maxi Go Campaign application

Consumer loan application - product page

Credit card Application - product page

DSK - WizzAir

conversion volume

**-17% YoY**  
1,860 vs. 2,217

**101% YoY**  
926 vs. 459

**-72% YoY**  
69 vs. 249

**-61% YoY**  
42 vs. 108

41

cost / lead

**-3.6% YoY**  
BGN 33.87 vs. BGN 32.70

**-57% YoY**  
BGN 68 vs. BGN 157

**+213% YoY**  
BGN 913 vs. BGN 291

**+123% YoY**  
BGN 1,500 vs. BGN 671

**BGN 1,537.23**

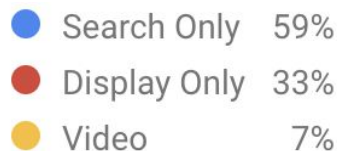
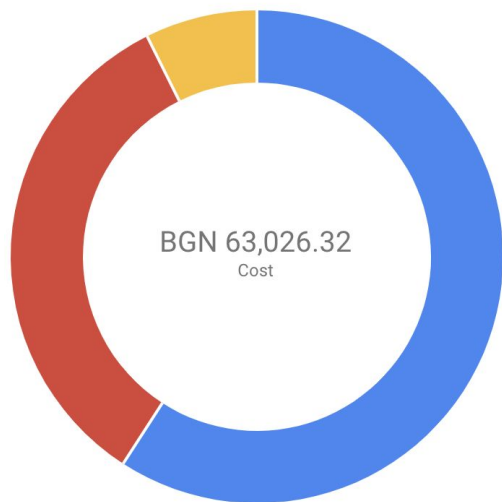


What is the % of overall conversions that happen on mobile?

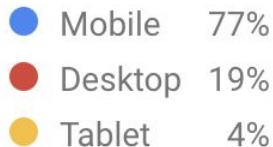
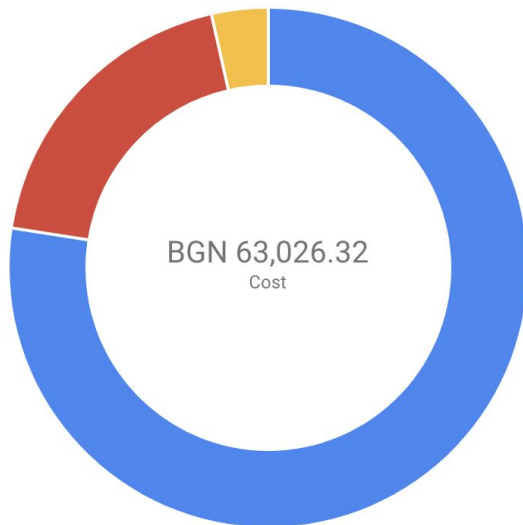


# Q4 investments in Google Ads

By platform



By device



Platform	CPA	Change %
----------	-----	----------

Search Only	BGN 13.02	-16.94%
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Display Only	BGN 201.08	-65.80%
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Device	CPA	Change %
--------	-----	----------

Desktop	BGN 33.65	44.65%
---------	-----------	--------

Mobile	BGN 19.17	-2.14%
--------	-----------	--------

Tablet	BGN 33.13	-6.13%
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# Suggestions



1) Improve your current campaign performance

2) Find more leads

Talking about mobile...  
what's your current  
average Mobile Speed  
Score?



# Your current Mobile Speed Score is 5/10

LANDING PAGES		EXPANDED LANDING PAGES		Cust	
Jan 1, 2019					
		Mobile speed score	Mobile-friendly click rate	Valid AMP click rate	Clicks
Total: Landing pages					58,262
<input type="checkbox"/>	Landing page				
<div style="border: 1px solid gray; padding: 5px;"> <p>Mobile speed score is a measure of how quickly your page loads after clicks on your mobile ads. The score is a range from 1 to 10, 10 being fastest. <a href="#">Learn more</a></p> </div>					
<input type="checkbox"/>	<a href="https://dskbank.bg/индивидуални-клиенти/кредитирание-за-потребителски-кредит-промо-такса?ConsultantReference=CL_Google&amp;utm_medium=Text-ad&amp;utm_source=Google-Search&amp;utm_campaign=ConsumerLoans_2019">https://dskbank.bg/индивидуални-клиенти/кредитирание-за-потребителски-кредит-промо-такса?ConsultantReference=CL_Google&amp;utm_medium=Text-ad&amp;utm_source=Google-Search&amp;utm_campaign=ConsumerLoans_2019</a>				18,594
<input type="checkbox"/>	<a href="https://dskbank.bg/индивидуални-клиенти/банкови-карти/кредитни/промоция-maxigo?ConsultantReference=Google_Search_MaxiGo&amp;utm_medium=Text-ad&amp;utm_source=Google-Search&amp;utm_campaign=MaxiGo_2019">https://dskbank.bg/индивидуални-клиенти/банкови-карти/кредитни/промоция-maxigo?ConsultantReference=Google_Search_MaxiGo&amp;utm_medium=Text-ad&amp;utm_source=Google-Search&amp;utm_campaign=MaxiGo_2019</a>	4/10	100%		2,149
<input type="checkbox"/>	<a href="https://dskbank.bg/индивидуални-клиенти/кредитирание/потребителски-кредит-промо-условия?ConsultantReference=CL_Google_Rem&amp;utm_medium=Text-ad&amp;utm_source=Google-Search-remarketing&amp;utm_campaign=ConsumerLoans_2019">https://dskbank.bg/индивидуални-клиенти/кредитирание/потребителски-кредит-промо-условия?ConsultantReference=CL_Google_Rem&amp;utm_medium=Text-ad&amp;utm_source=Google-Search-remarketing&amp;utm_campaign=ConsumerLoans_2019</a>	5/10	100%		3,607
<input type="checkbox"/>	<a href="https://dskbank.bg/индивидуални-клиенти/кредитирание/потребителски-кредит-за-всеки-повод?ConsultantReference=CL_Google_comp&amp;utm_medium=Text-ad&amp;utm_source=Google-Search&amp;utm_campaign=ConsumerLoans_2019">https://dskbank.bg/индивидуални-клиенти/кредитирание/потребителски-кредит-за-всеки-повод?ConsultantReference=CL_Google_comp&amp;utm_medium=Text-ad&amp;utm_source=Google-Search&amp;utm_campaign=ConsumerLoans_2019</a>	4/10	100%		1,632

**NEW: Mobile Speed Score on the new Landing Page reporting tab.** The mobile speed score is an index from a 1 - 10 score that tells you how fast each landing page is, where a higher score can lead to an increase in ad performance.

**Pages that score a 10 load extremely quickly while pages that score closer to 1 load very slowly and may hurt your users' experiences.**

**53%** of mobile site visits are abandoned if pages take longer than 3 seconds to load

\*Source: The need for mobile speed: How mobile latency impacts publisher revenue [\[link\]](#)

# What could be the ideal account structure for you?

Google Ads | Conversions

GO TO REPORTS TOOLS

245-373-2166 DSK Bank (VIP)  
[no login email]

Conversion actions

Custom Oct 1 - Dec 31, 2018

Settings

Uploads

Salesforce

Filter Columns Expand

Status: All enabled Add filter

<input type="checkbox"/>	<input type="radio"/>	Conversion action	Source	Category	Status	Count	Conversion window	Include in "Conversions"	Repeat rate	All conv.	All conv. value
<input type="checkbox"/>	<input checked="" type="radio"/>	Campaign_CL applications (Данни за всички уебсайтове)	Analytics	Lead	Recording conversions	Every	90	Yes	1.07	1,860.79	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	Maxi Go Campaign application (Данни за всички уебсайтове)	Analytics	Lead	Recording conversions	Every	90	Yes	1.07	926.00	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	Consumer loan application - product page (Данни за всички уебсайтове)	Analytics	Other	Recording conversions	Every	90	Yes	1.38	69.00	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	Credit card Application - product page (Данни за всички уебсайтове)	Analytics	Other	Recording conversions	Every	90	Yes	1.24	42.00	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	DSK Wizz Air (Данни за всички уебсайтове)	Analytics	Lead	Recording conversions	Every	90	Yes	1.14	41.00	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	Generator CL (Данни за всички уебсайтове)	Analytics	Other	Recording conversions	Every	90	Yes	1.08	14.00	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	Overdraft Application (Данни за всички уебсайтове)	Analytics	Other	Recording conversions	Every	90	No	1.00	5.00	0.00
<input type="checkbox"/>	<input checked="" type="radio"/>	Зяви час за консултация (Данни за всички уебсайтове)	Analytics	Other	Recording conversions	Every	30	Yes	1.00	5.00	0.00

Consider having one account per product or use Search Ads 360 portfolio bidding

# What can you do to improve that?


## Test My Site Report

A slow mobile site can impact customer satisfaction and your revenue. This report assesses the mobile performance of dskbank.bg and provides custom fixes to help you improve the speed of mobile pages across your site.

This report will help you answer the following questions

 How does your site speed compare to your competitors' site speeds?

 How does your site speed impact your potential revenue?

 How can you optimise the speed of pages on your site?

# Mobile Speed Overview

Site speed is the speed of all the pages on your site. Your site speed in Bulgaria on 4G networks is:

# 4.5 seconds

## RATING

**Slow**

Fast sites start to load in under 1 second. Average sites start to load in 1 to 2.5 seconds. Slow sites start to load in over 2.5 seconds.

## TREND

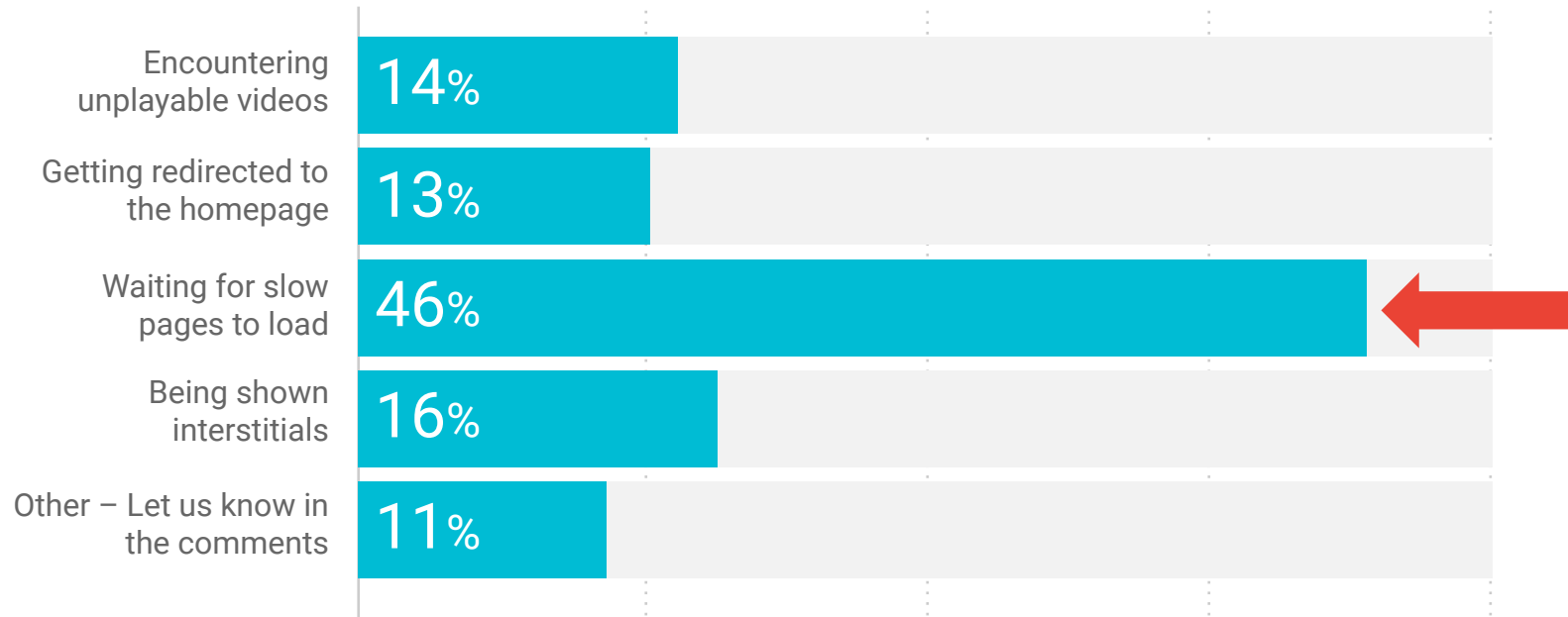
**No Change**

Your site speed has not changed since last month. It's important to monitor site speed regularly to prevent your site from becoming slower over time.



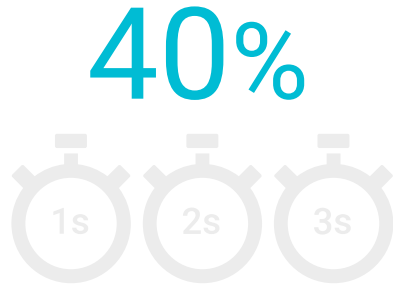
# Why should you care about this?

What do you dislike the most when browsing the web on your mobile device?

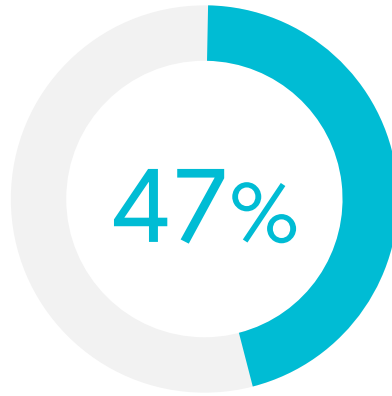


In this survey and others, speed is the #1 **feature**, not additional product enhancements

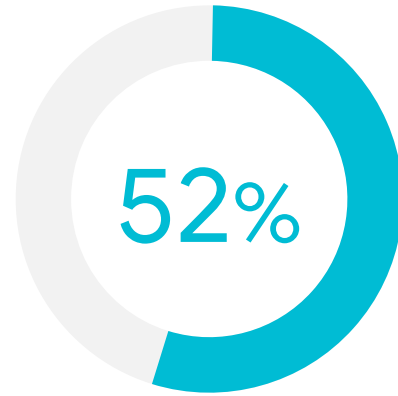
# Slow and steady doesn't win the race for users



Will abandon a site that takes >3 seconds to load



Expect a page to load in <2 seconds



Say fast load time speed is important to brand loyalty

# Compared to a page that loads in **1 second**



**-22%**  
pageviews  
**-22%**  
conversions  
**+50%**  
bounce rate



**-35%**  
pageviews  
**-38%**  
conversions  
**+105%**  
bounce rate

## How does your site speed compare to your competitors' site speeds?

Your site is ranked sixth among these competitors.

Rank	Domain	Site Speed
1	microcredit.bg	1.3s
2	ccbank.bg	1.3s
3	credirect.bg	2.1s
4	creditgroup.cc	2.4s
5	bnpparibas-pf.bg	2.6s
<b>6</b>	<b>dskbank.bg</b>	<b>4.5s</b>



## How can you optimise the speed of pages on your site?

PAGE URL

PAGE SPEED

RATING

<http://dskbank.bg/%D0%B8%D0%BD%D0%B4%D0%B8%D...>

11.6 seconds











Slow

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### RECOMMENDED FIXES

- Eliminate render-blocking resources
- Efficiently encode images
- Serve static assets with an efficient cache policy
- Ensure text remains visible during webfont load
- Reduce JavaScript execution time
- Defer unused CSS
- Avoid enormous network payloads
- Serve images in next-gen formats
- Avoid an excessive DOM size

# Speed matters! Make your mobile site fast

1. Avoid **landing page** redirects 
2. Enable **compression** 
3. Leverage browser **caching** 
4. Minify **CSS** 
5. Minify **HTML** 
6. Optimize **images** 
7. Prioritize **visible** content 
8. Reduce **server response** time 
9. Minify **JavaScript** 
10. Eliminate **render-blocking** JavaScript and CSS in above the fold content 

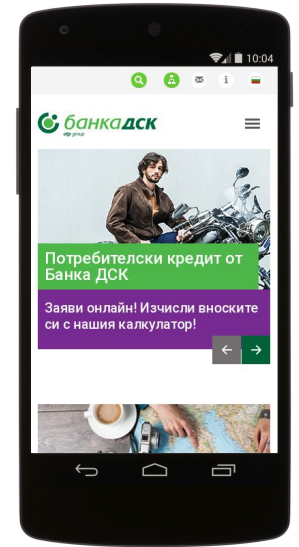
YOUR MOBILE SPEED SCORE:

56.0

NOT MOBILE FRIENDLY



Get more details and re - test your score on [pagespeed insights](#)



# Maximize your user experience by following these basic design rules

1. Use legible **font** sizes
2. **Configure** the viewport
3. **Size content** to the viewport
4. Avoid **plugins**
5. Size tap **targets** appropriately
6. Avoid using **interstitials**



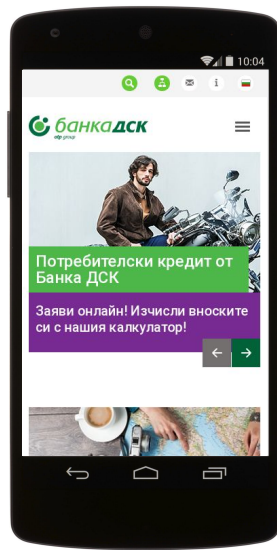
YOUR MOBILE UX SCORE:

99.0

MOBILE  
FRIENDLY



Get more details and re - test your score on  
[pagespeed insights](#)



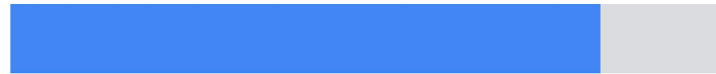
Back to the campaigns in Google Ads: what is your current Optimization Score?





# Your current optimization score is

82.7%\*



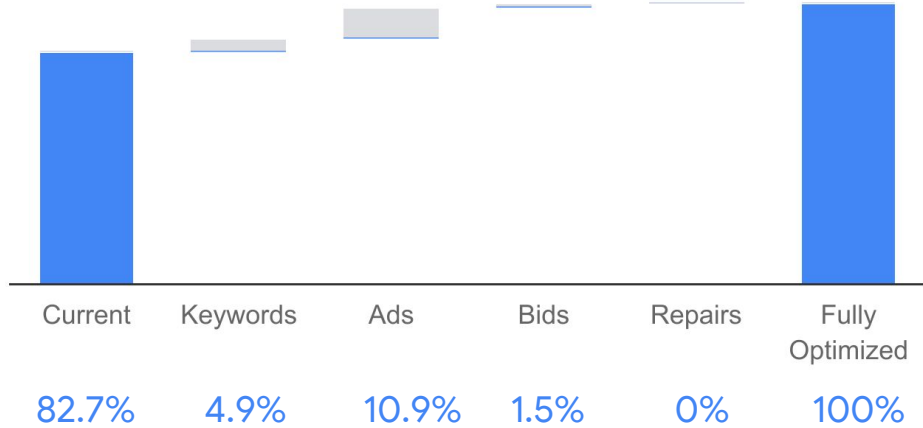
Score for Search campaigns

\*This score is aggregated from 3 active search campaigns in 1 account(s) of DSK Bank (OTP Bulgaria). Please note that there can be a lag between the score you see here and what you see in the Google Ads UI

Optimization score is an estimate of how well your Google Ads accounts are set to perform. Optimization score runs from 0% to 100%, with 100% meaning that your account can perform at its full potential.

# You have potential to improve your score by 17.3%

82.7%



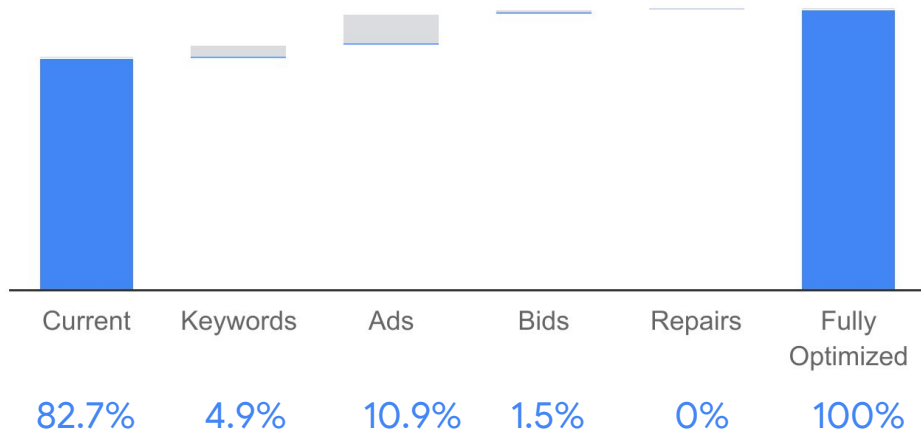
# Ads & Extensions section alone can drive 10.9%

Keywords & Targeting +4.9%



Ads & Extensions +10.9%

Bids & Budgets +1.5%


Repairs +0%





# What's the quickest way to check this?

 Add responsive search ads +6.6% 


**Show more relevant ads to potential customers by creating responsive search ads**

*Recommended because you have ad groups with no responsive search ads* 

[VIEW 12 RECOMMENDATIONS](#) [APPLY ALL](#)

 Create new ad groups from existing keywords +4.5% 

**Show people more relevant ads by organizing your keywords by theme**

*Recommended because you can improve your CTR with new ad groups organized by theme* 

Suggested ad group themes

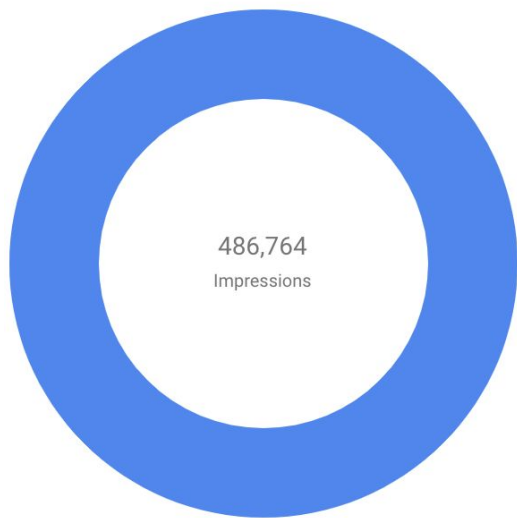
- Дск
- Dsk
- Кредитна Карта
- Онлайн
- + more

[VIEW 45 RECOMMENDATIONS](#)

Review all opportunities under the [Recommendations tab](#)

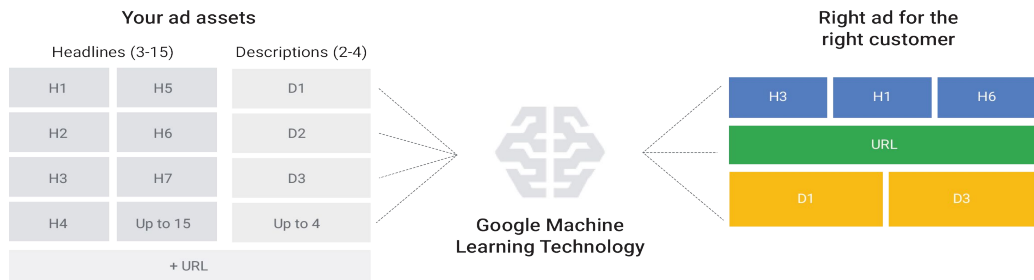
# About those new ads...

Search ad type usage snapshot  
(since start of 2019)



● Expanded text ad 100%

## Capture more opportunity with the new RSA ad format



Supply up to 15 headlines, up to 4 descriptions as your assets for RSA. The system will use these assets to automatically create new ads, in the RSA format, which provide **more space** than the standard Search ad format.

# Your questions:

1.

How many text ads should we have in each group to optimize our results?

2.

Is it necessary to use responsive search ads in all ad group?

# Start testing with ad groups where you would like to improve performance

<input type="checkbox"/> ● Ad group ↑		Clicks	Impr.	CTR	Avg. CPC	Cost	Conversions	Cost / conv.	Conv. rate	Search lost top IS (rank)
<input type="checkbox"/>	● #03_Calculator	2,441	13,513	18.06%	BGN0.08	BGN198.47	24.18	BGN8.21	0.99%	30.44%
<input type="checkbox"/>	● #06_Credit za - car ✎	382	4,369	8.74%	BGN0.75	BGN287.26	36.43	BGN7.88	9.54%	28.41%
<input type="checkbox"/>	● #12_Бърз_Кредит	653	11,130	5.87%	BGN1.62	BGN1,055.00	106.03	BGN9.95	16.24%	38.48%
<input type="checkbox"/>	● #18_Конкуренти_Бързи_кредит	1,794	65,464	2.74%	BGN1.34	BGN2,407.28	244.83	BGN9.83	13.65%	28.71%
<input type="checkbox"/>	● #6_Credit za - travel	122	2,536	4.81%	BGN2.17	BGN264.69	19.83	BGN13.35	16.26%	31.27%
<input type="checkbox"/>	● Consumer_REM	3,607	27,122	13.30%	BGN0.91	BGN3,275.21	297.74	BGN11.00	8.25%	27.76%

Try to improve ad group performance by adding the new ad format



# Best practice to test it out: 2 ETAs + 1 RSA

## Best practices: Enables comparison of existing text ads to performance of adding RSA

Recommended Setup: Add 1 RSA to all existing ad groups

Reminder: Pause ad groups where RSA is not being tested

### Original Campaign(s)

#### Ad Group #1:

2 text ads

#### Ad Group #2:

2 text ads

#### Ad Group #3:

2 text ads

### Experiment Campaign(s)

#### Ad Group #1:

2 text ads + 1 RSA

#### Ad Group #2:

2 text ads + 1 RSA

#### Ad Group #3:

2 text ads + 1 RSA

### Original Campaign

#### Ad Group #1:

2 text ads

#### Ad Group #2:

Paused

#### Ad Group #3:

Paused

### Experiment Campaign

#### Ad Group #1:

2 text ads + 1 RSA

#### Ad Group #2:

Paused

#### Ad Group #3:

Paused

## Not best practice (example): may muddle or slow results

### Original Campaign

#### Ad Group #1:

2 text ads

#### Ad Group #2:

2 text ads; ad group not paused

#### Ad Group #3:

2 text ads; ad group not paused

### Experiment Campaign

#### Ad Group #1:

2 text ads + 1 RSA

#### Ad Group #2:

2 text ads; 0 RSA; ad group not paused

#### Ad Group #3:

2 text ads; 0 RSA; ad group not paused

Ad groups #2 and #3 are identical in the experiment and original, making it difficult to ascertain whether there is a meaningful difference in campaign performance

# Keep control on your messaging with the pins


Control where a particular text asset always appears by 'pinning' your headline or description.

## One field pinned to one position (Limited control)

Headline 1  1  
29/30

Headline 5  
30/30

### Headlines pinned


-  Pinning one headline or description causes it to show only in that specific position, preventing others from showing in that position.

## Multiple fields pinned to the same position (Limited control)

Headline 7  1  
29/30

Headline 2  1  
30/30

### Headlines pinned

-  If you pin multiple headlines to the same position, at least one will appear in that position in every ad

## Pinning to all positions (Full control)

Headline 8  
11/30

Headline 12  
24/30

Headline 15  
21/30



### Assets won't automatically combine

- If you pin your headlines to certain positions, you'll have fewer ads and they might not reach as many potential customers

# Get feedback and improve quality of ads with the new ad strength metric

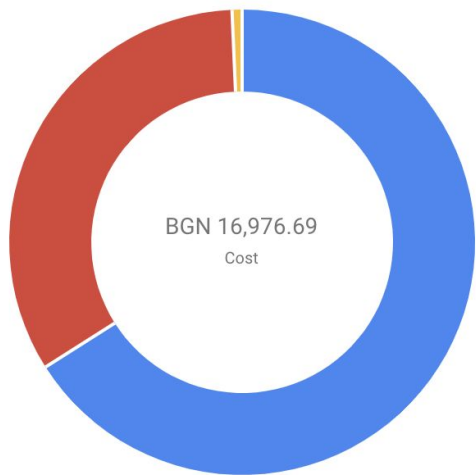
Ad strength can be found in a new column in Google Ads. The rating ranges from 'Poor' to 'Excellent.'

Ad	Interactions	Interaction rate	Ad strength	Ad strength improvements	Avg. cost	Cost	Conversions
ads ?	138 clicks	2.02%			\$0.00	\$0.00	0.00
123456789012 Headline 1   Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam t... www.example.com Description, Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam t... <a href="#">View assets details</a>	17 clicks	0.27%	Good	Try adding a few more unique headlines	\$0.00	\$0.00	0.00
123456789012 Headline 1   Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam t... www.example.com Description, Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam t... <a href="#">View assets details</a>	9 clicks	14.06%	Poor	Try adding longer descriptions	\$0.00	\$0.00	0.00



# Creative excellence also for Display

Display ad type usage snapshot  
(since start of 2019)



- Responsive display ad 66%
- HTML5 ad 33%
- Image ad 1%

Asset status: All enabled Add filter

Asset	Status	Asset type ↑	Performance
● Финансирай плановете си	Approved	Headline	Low
● Заяви онлайн кредит	Approved	Headline	Low
● Потребителски кредит	Approved	Headline	Low
● Кредити от 500 до 35 000 лв.	Approved	Headline	Low
● Промоция потребителски кредит	Approved	Headline	Low
● Спести време и усилия с потребителски кредит от Банка ДСК	Approved	Long headline	--
● Доверието е взаимно!	Approved	Description	Low
● Изчисли вноските си с нашия калкулатор, онлайн е по-удобно!	Approved	Description	Good

Review [asset performance report](#) every 2 week

Ad strength ⓘ

Good

Next step

Add more images to increase your chances for better performance

< >

Asset progress

- Images
- ✓ Headlines
- ✓ Descriptions

Use the [ad strength metric](#) to improve quality

# New creative format as part of your display ad assets: video

Videos will appear in the ad when we predict a video will drive the best likelihood of a conversion

Engage with your customers by adding an interactive element to your Responsive Ads

Leverage your video assets to drive increased reach and improved performance



# Optimize your tCPA/ tROAS campaigns

Daily budget caps are holding  
back your campaigns from  
optimal performance

# Target CPA and Target ROAS miss auctions when budget capped



Auction entered



Automated bidding sets bid



Conversion event



Auction not entered due to lack of budget



No conversion event



# tCPA/tROAS requires full visibility to be optimal

Budget Constrained Campaign



Budget Unconstrained Campaign



■ valuable customers

 Recommended action

Uncap budget to drive more conversions at your target CPA/ROAS. You may even see improved conversion rates!

# Investment increases in your top 2 campaigns can drive 28 additional conversions

Campaign Name	Current Budget лв	Recommended Budget лв	Current Impr.	Estimated Additional Impr.	Current Clicks	Estimated Additional Clicks	Current Convs	Estimated Additional Convs
RP7_CL_GDN (15.02 - 31.03.2019) – 4800 лв.	92	280	818,781	1,563,427	3,966	7,468	14	24
CARDS PRODUCTS CAMPAIGN**	200	350	13,760	528	1,107	39	88	4

Source: Google AdWords Account, DSK Bank (OTP Bulgaria), 2019-02-26 - 2019-03-04 PST.  
This will vary by client and business type, among other factors and Google cannot guarantee results.

# Recommendation

338

incremental daily  
budget (лв)

28

estimated incremental  
weekly conversions

Source: Google AdWords Account, DSK Bank (OTP Bulgaria)  
This will vary by client and business type, among other factors and Google cannot  
guarantee results.  
Estimated increase in Conversions based on historical conversion rate

What audience signals does Google Ads smart bidding consider automatically?



# Audience types + Google Ads smart bidding compatibility

	Value-based bid strategies (e.g. tROAS, Max Conversion for Value, eCPC for Value)	Conversion-based bid strategies (e.g. tCPA, Max Conversions, eCPC)	Non-conversion strategies <sup>1</sup>
RLSA, Customer Match	Audience signal used <b>only when applied</b>		No plans to use audience signals; Audience signals would not contribute to achieving your bidding goal <b>unless you apply manual bid adjustments</b>
Similar Audiences			
IMSA	Audience signal not used*	Audience signal is used, <b>application not necessary but recommended</b>	
Detailed Demo			
Affinity Audiences		Planned for end of 2019	

\* There is strong correlation between these audiences and existing signals used by the value-based bid strategy. Value-based bidding remains a viable best-practice even for customers interested in optimizing for Audience value.

# Automation can help with display performance

**Frequency capping** Limit how many times your ads show to the same user ⓘ

Let Google Ads optimize how often your ads show (recommended)
   
 Set a limit

Limit impressions for the whole campaign ▼ to 3 per week ▼

Remove frequency capping

**Bidding** Maximize conversions ▼

Pay for ⓘ

Clicks

[Get guidance selecting a bid strategy](#)

Google Ads automatically sets your bids to help you get the most conversions within your budget. [Learn more](#)

Select the event you want to be charged for. For example, if you select clicks, your campaign will be charged when someone clicks on your ad. [Learn more](#)

Use maximize conversion strategy if you are limited by budget

## The Experiment

**Objective:** Compare customer acquisition through automated vs. manual campaigns Display campaigns

### Methodology:

- **Control group:** Standard Display ad campaign, with In-market targeting manually implemented and optimized towards new acquisitions
- **Test group:** Smart Display Campaigns fully automated & uses **Machine Learning** to optimize towards new acquisitions\*

The experiment ran in Korea for 4 weeks.

Both control and test group campaigns ran with equal bidding strategy (target Cost Per Acquisition)

\* An acquisition (conversion) was defined by the client as an online credit card application

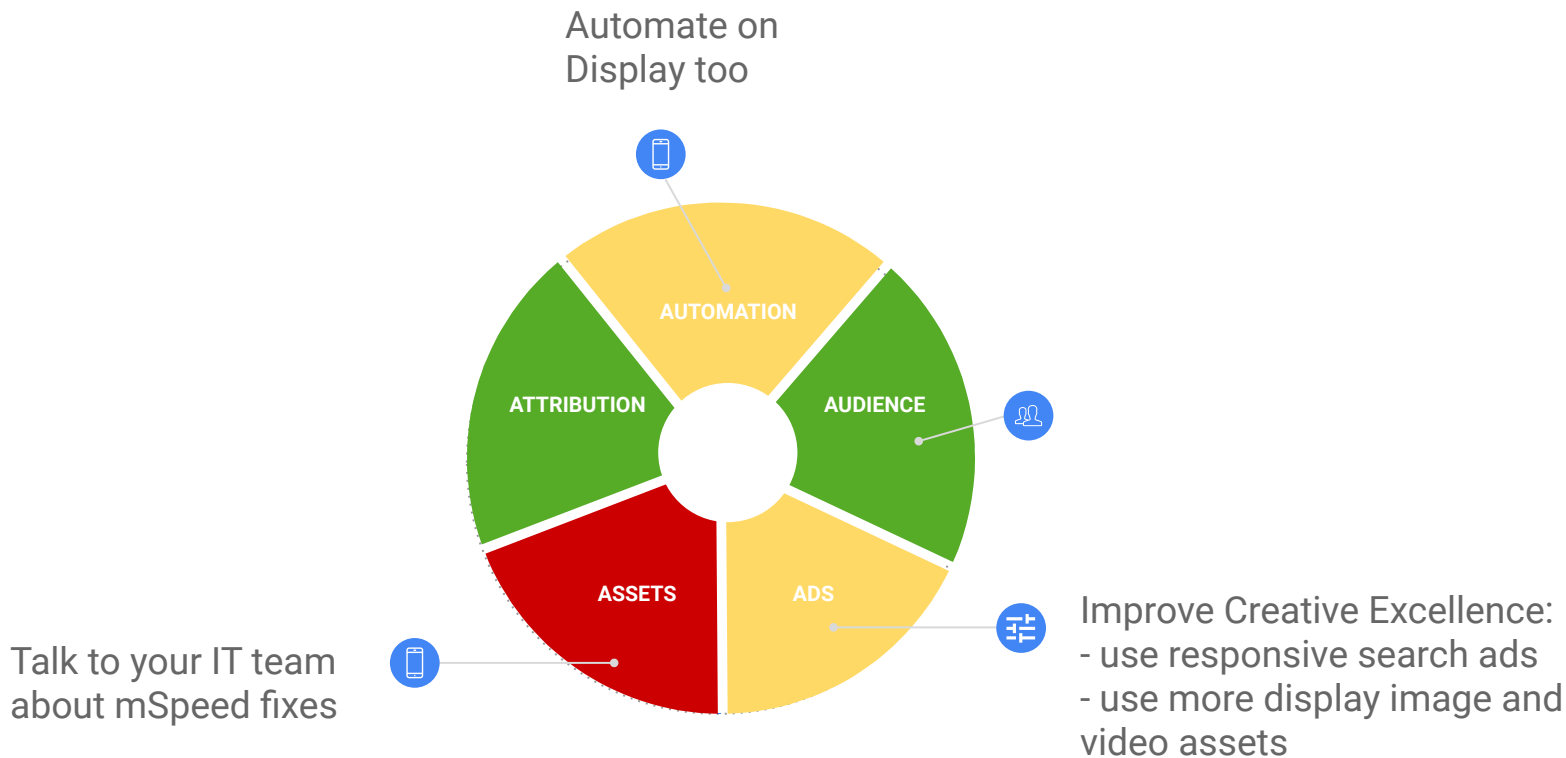
### Results:

The Smart Display Campaign achieved;  
**+105% higher Conversion Rate** (from leads to acquisitions),  
**at a -13.9% lower Cost Per Acquisition**  
 compared to the In-Market campaign (which was one of the the client's best performing campaign)



Test Smart Display Campaign /exclude your current customers/

# Your optimization TO DOs summarized



# Q & A

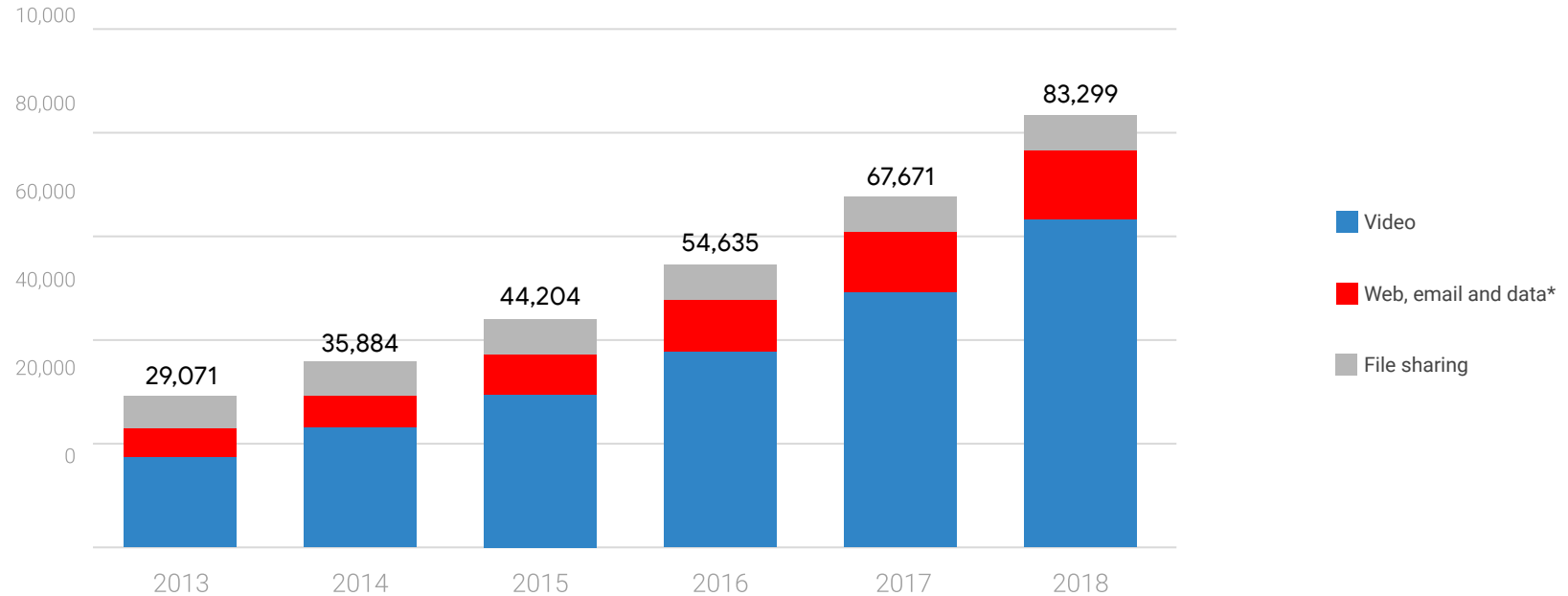
- 3) How often we need to refresh target audience, keywords and ads & extensions?
- 4) For GDN - is it necessary to use all possible formats – Static banners, dynamic banners and responsive ads?
- 5) What is your recommendation for the usage of one simple keyword per ad group? For example “credit card” / [credit card] / +credit +card in one ad group “Credit card”.
- 6) Could you share some recommendations for our remarketing ad groups in Consumer loans and Credit cards? For example some properly audiences that we didn't use yet or some interesting option.
- 7) What is your recommendation about campaign settings? Now we are using Maximize conversions, is it proper to use another option – Target CPA?
- 8) Could you share some good examples for ads about Cash loans and Credit cards from other countries?
- 9) Do you have some recommendations about new formats in GDN or Video ads? Something new that we could try?



## 2) Find more leads

# Online video is the biggest media trend out there

Estimated monthly consumer data traffic (in petabyte) ▼



\*Includes web, email, instant messaging and other non-filesharing data transfers via HTTP and FTP Source: Cisco



Helping explain  
higher claimed  
attention

**83%**

claim to fully/mostly pay attention  
on YouTube compared to 58% on  
average across social platforms

# The relationship between Search and YouTube



85% of people who use  
Google Search, also  
regularly visit Youtube

# The relationship between Search and YouTube



On average, brands that run campaigns on YouTube see a **13%** lift in the volume of brand searches.

# The role YouTube should play in your performance plans



Increase the reach of your keyword campaign, through use of *custom Intent* audiences on YouTube.



YouTube activity will lead to increase in brand search volume.



Target new customers through use of *in-market* and *affinity* targeting.



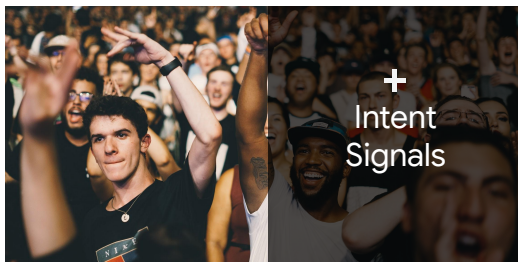
Traffic that doesn't convert on your site, can be retargeted on YT alongside existing RLSA activity.



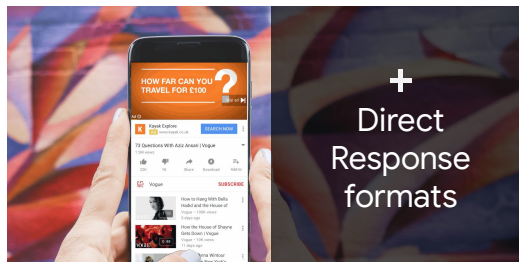
Planning a performance campaign on YouTube



# Unlocking YouTube as a performance driver



Define audiences using  
**search intent signals.**



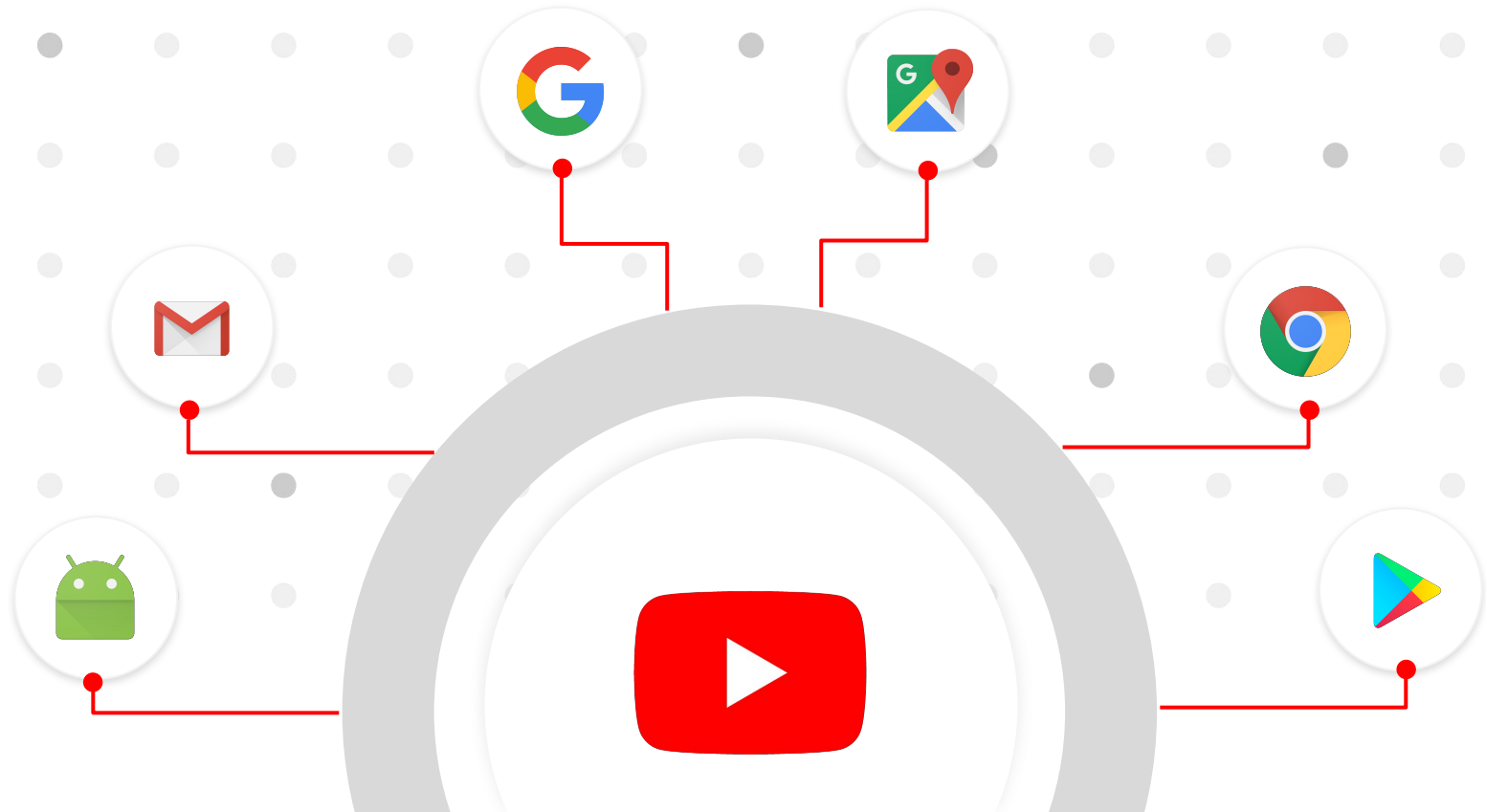
Convert action using new  
**Direct Response formats.**



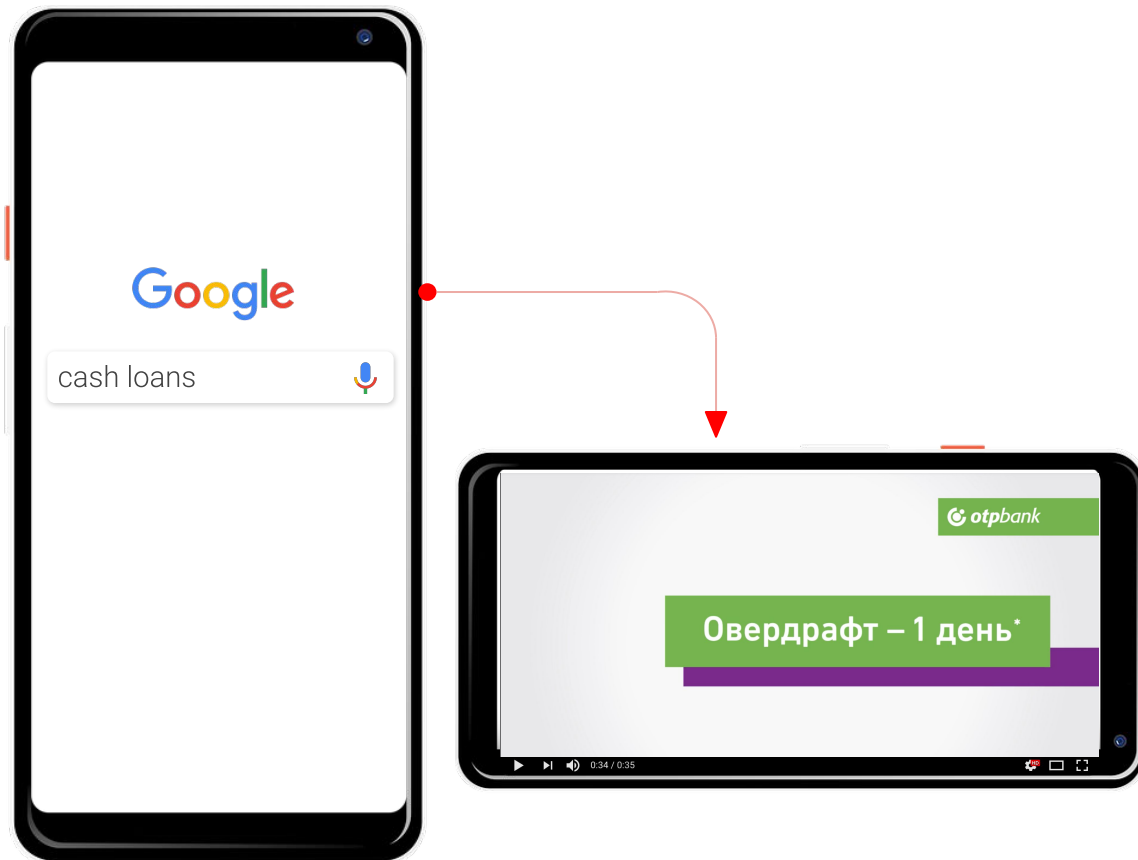
Track **the metrics** you value.



# YouTube is one platform in a bigger ecosystem

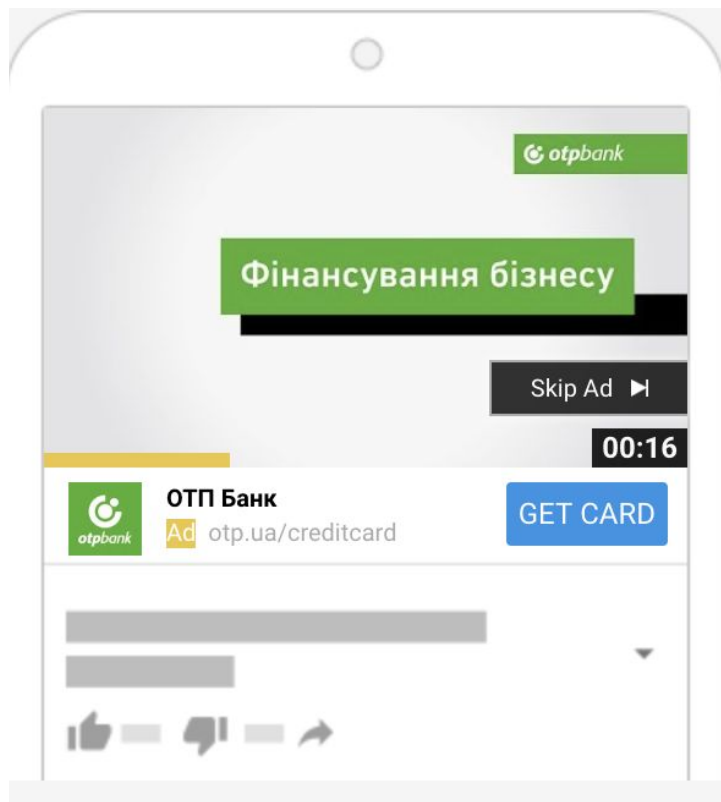


# Allowing YouTube to benefit from signals of intent



# Generate and track credit card leads using TrueView for action

Lead generation & CTR optimised format delivering two to four times higher CTR



Step 1) Target **remarketing** audiences

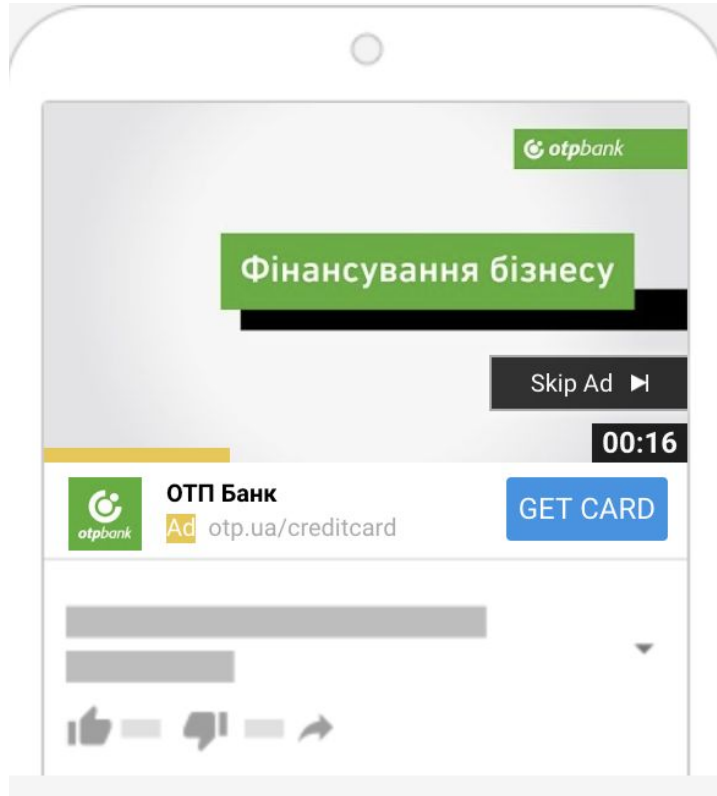
Use the **same remarketing lists** as on **display** (visited but not converted)

Consider adding **customer match lists**

Start with 2-3 times higher than your search CPA or try max. conversions

# Generate and track credit card leads using TrueView for action

Lead generation & CTR optimised format delivering two to four times higher CTR



Step 2) Target **custom intent and similar** audiences

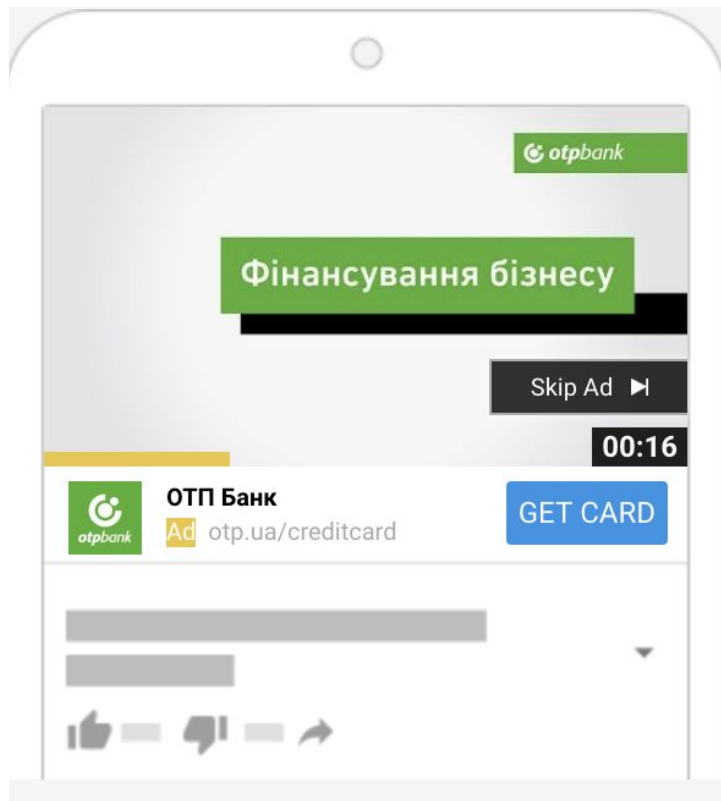
Use your **TOP 100-200 credit card related keywords**

Use keywords related to your **competitors' products**

Start with 1.2 times your video remarketing tCPA or use max conversion bidding

# Generate and track credit card leads using TrueView for action

Lead generation & CTR optimised format delivering two to four times higher CTR



Step 3) Explore **other intent based** audiences

In-market for Credit Cards

Life events: **Recently Started a Business,**  
**Recently Married**

Affinity (or Custom Affinity): **Credit Card**  
**Preferences**

# Measure sales and micro-conversions from YouTube

## ▶ 1. Define your conversion goal

---

### Online Purchases

Define your users' online purchase as a conversion and measure YouTube ads' impact on them

### Leads generated

Sometimes real purchases can't be measured online, define a lead instead as a conversion

### Pages Visited

For Advertisers who would like to increase their website visits on specific pages (like Add to cart or Search Results)



Your Ads Conversions can occur through THREE different events



1

Click- through  
(User click)



2

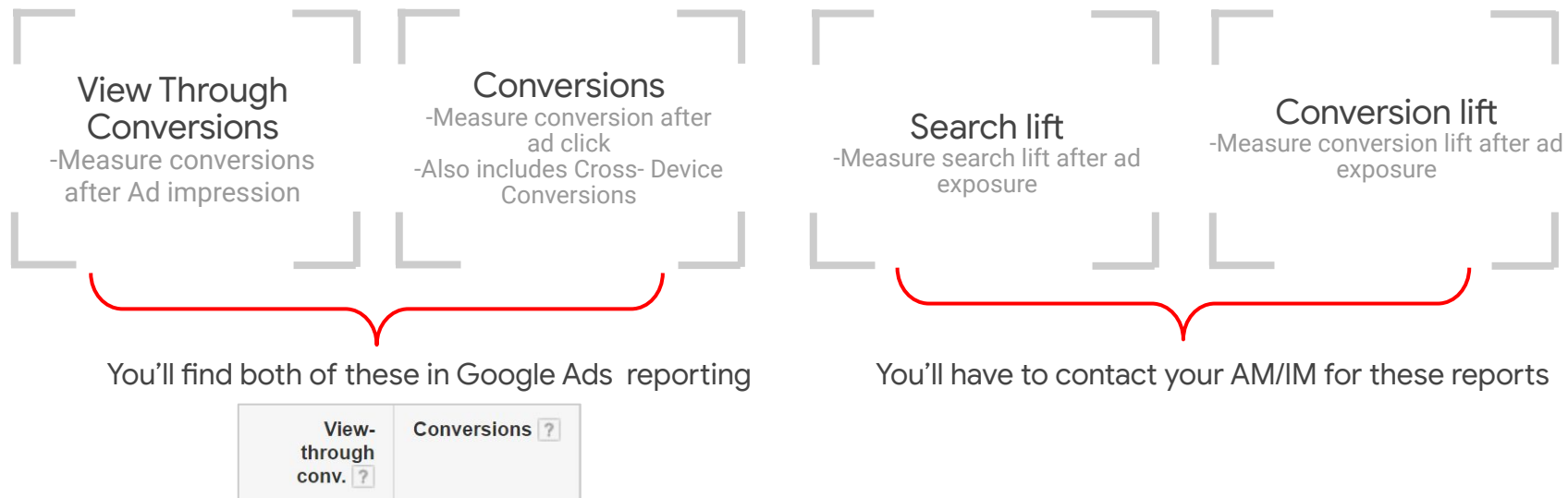
Billed View  
(30s or end of ad)



3

View Through  
(Impression)

# Track both direct and indirect actions

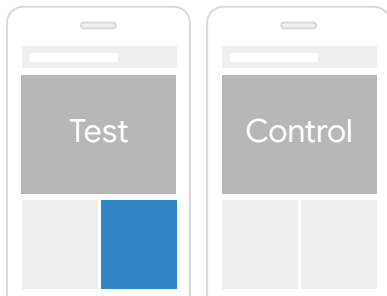




# Conversion lift & search lift - Measuring incrementality

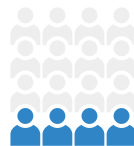
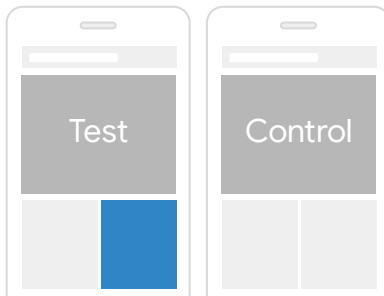
## Setup

We divide your audience into two groups: test users that will see your ad, control users will see the next ad in the auction.



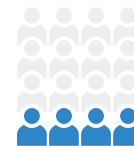
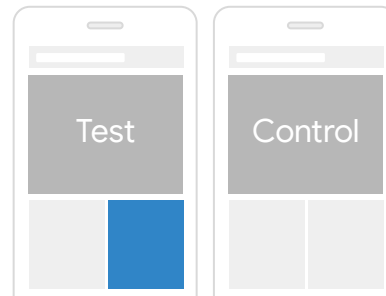
## Measure

2 x things (i) Actions taken  
(ii) Impact on Search.  
Measured across an 8 week period.



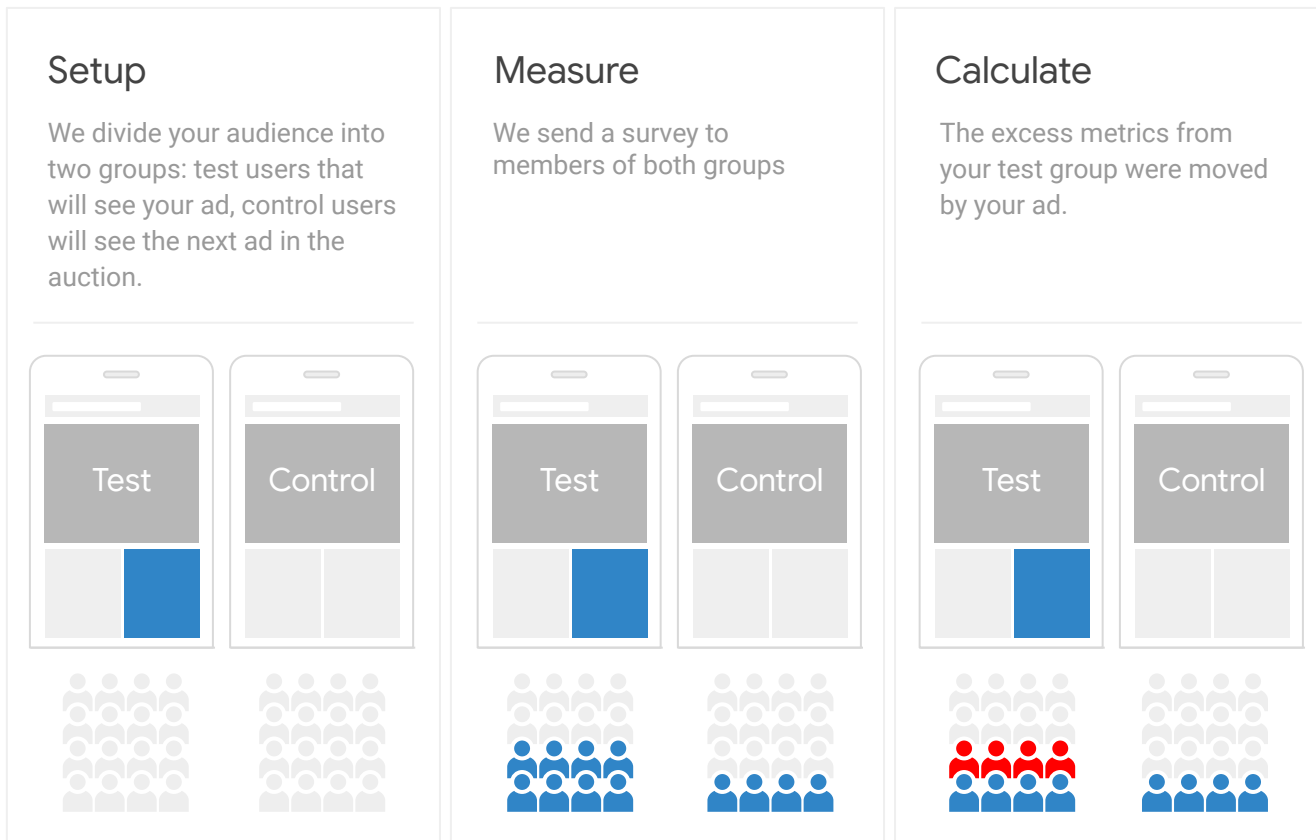
## Calculate

The test groups conversions/searches in excess of control group conversions/searches are caused by your ad.



# Brand lift - Measuring brand metrics that matter:

Ad Recall, Brand Awareness, Favorability, Consideration and Purchase Intent



A search input field with a thin grey border containing the text "Brand Lift Studies".

## Brand Lift Studies Requirements

- 0 impressions campaign set & paused or planned in the account
- Media budget:
  - 1 Question (Ad Recall / Awareness / Consideration / Favorability / Purchase Intent) in first 7 days : 3.5k USD
  - 2 Questions (Ad Recall / Awareness / Consideration / Favorability / Purchase Intent) in first 7 days : 7k USD
  - 3 Questions (Ad Recall / Awareness / Consideration / Favorability / Purchase Intent) in first 7 days : 14k USD
  - 4 Questions (Ad Recall / Awareness / Consideration / Favorability / Purchase Intent) in first 7 days : 28k USD
  - 5 Questions (Ad Recall / Awareness / Consideration / Favorability / Purchase Intent) in first 7 days : 56k USD
  - Search interest: 7k USD in first 14 days;
- Fill in the brief [here](#);

A search bar with a light gray border. The text "Conversion Lift Study" is entered into the search field. To the right of the search field is a magnifying glass icon.

## Conversion Lift Studies Requirements

- New account or different account than Search account
- 0 impressions campaign set & paused or planned in the account
- Conversion tracking firing unconditionally
- 4 Week test duration
- 125 conversions in the past 2 weeks, from any source (Click + View Through)
- Media budget: 7k USD in first 14 days

# Case Studies



# FinTech startup SumUp grows revenue with YouTube



Mobile payments company  
London, UK • [sumup.co.uk](https://sumup.co.uk)



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## The challenge

SumUp, a burgeoning FinTech company, enables small businesses and merchants all over the world to accept card payments either in-store, in-app or online in a simple, secure and cost-effective way. The company had discovered that their Search and Display creatives could be utilized more effectively to engage with potential customers, especially considering the complex nature of their product. SumUp were aiming to find a solution to this, as well as also maximising their sales at a profitable return on investment (ROI).

## The approach

As the number of people who spend time watching digital videos continues to grow, SumUp saw that utilising YouTube could help them develop further growth. Through using YouTube for Performance Life Events, they were now able to target a specific audience at the time when they might be most likely to convert, such as starting a new business and in need of a payment device. In combination with Custom Intent Audience, SumUp were now targeting precisely, as opposed to broadly approaching a demographic.

## The results

As a result of this digital campaign, SumUp generated a 304% increase in the number of signups they received, all at a profitable ROI. As well as this, SumUp also witnessed an uplift of 885% in regards to order numbers with a 491% rise in the number of mobile conversions. YouTube has now become the new lead acquisition channel for SumUp, allowing for scalability with ROI performance.

## Product features

- › YouTube for Performance
- › In-market audiences
- › Custom intent audiences
- › Custom affinity
- › YT4P Format (incl. tCPA and CPV bidding)
- › Conversion tracking for YouTube

“YouTube was an unexplored channel for SumUp. Using YouTube for Performance Life Events, we were able to target audiences who were about to start a new business and were in need of a payment device. This raised the conversion rate and YouTube became one of the best lead acquisition channels for SumUp.”

—Yiorgos Antonopoulos, Head of Online Marketing Europe

# 304%

Increase in number of signups

# 885%

Uplift in total number of orders

# 491%

Rise of mobile conversions generated



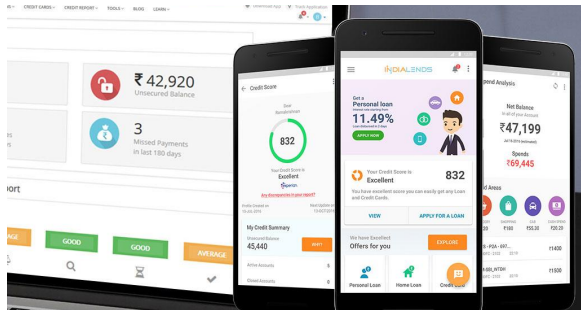




# IndiaLends banks on Google Audience Solutions to increase sales and cut acquisition costs

**INDIALENDS**

India Lends  
New Delhi, India • [indialends.com](http://indialends.com)



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## The challenge

IndiaLends is an online financial technology startup based in New Delhi. They offer customers a range of financial products and services, including personal loans and credit cards. As a market newcomer, they needed a way to scale their business and generate more qualified leads—at a better cost per lead.

## The approach

IndiaLends' first priority was to target people who'd already engaged with the brand, and were more likely to convert. To do that, they used Remarketing Lists for Search Ads (RLSA). They soon saw positive results, so decided to cast the net wider and use Similar Audiences to reach more customers with the same profile. Building on that success, they then used Customer Match to engage people with similar profiles and demographics to their existing customers.

## The results

Audience Solutions helped IndiaLends scale their business and establish a foothold in the industry. Overall, Display Audience Solutions generated 40% of all conversions for IndiaLends—at a 53% lower CPA than before. RLSA achieved a 112% better clickthrough rate (CTR) than non-RLSA and, again, with a 10% lower CPA. Compared with other Display campaigns, their new Smart Display Campaign also delivered an 8% lower CPA.

## Product features

- › Remarketing tag
- › Remarketing Lists for Search Ads
- › Display remarketing
- › Similar audiences for search
- › Similar audiences for display
- › Smart display campaigns
- › Affinity audiences
- › In-market audiences
- › Customer match

**“The partnership and the team effort has helped us take steps forward in a competitive market and head towards our goals in a guided manner.”**

—Mayank Kachhwaha, Co-founder, IndiaLends

**40%**

Of conversions now come from Display Audience Solutions

**53%**

Lower CPA

**112%**

Higher CTR

**Google Ads**

“To simplify means to eliminate the unnecessary so that the necessary may speak.”

Karl Dix, Creative/UX Lead, money.co.uk



### Goals

- Increase site speed for mobile users
- Improve money.co.uk website's mobile user experience to drive business results

### Approach

- Conducted a mobile site audit with Google
- Implemented mobile friendly forms such as eligibility checker in controlled areas (e.g. credit cards), taking into consideration the areas under third party control (e.g. white labels).
- Applied space saving design and UX (e.g. collapsible content, tools, filters & inclusion of native mobile interactions)

### Results

**From 11.7sec to 3.5sec**

Improved mobile site load time (measured on 3G)

**2.6x** increase in click through rate (from 12% to 32%)

**35%** decrease in overall bounce rate (from 80% to 52%)

# ICICI Bank - Trailblazing with YouTube for Performance



- Use "Search Bar" to drive action and increase Brand Search
- Adopted TrueView for Action (4X CTR) and Custom Intent Audience to drive Performance
- 20% higher View-through-rates in Credit Card campaign compared to Industry Benchmark

Industry-first

Industry-first

Beat Benchmark

# Audience Affinities across products

Personal Loans  
Home Loans  
Credit Cards



## Avid Investors

---

They spend a considerable amount of their time investing their own money

They are extremely knowledgeable about market trends

They are often called upon by friends or family for investing advice



## Business Professionals

---

They work in a corporate or business environment

They are “white collar” workers who have professional, managerial or office jobs



## Travel Buffs

---

Their passion is to travel the world

They research the locations they want to visit and plan their trips

They immerse themselves in the culture of the place they visit

# Audience Affinities across products

## Personal Loan



### Auto Enthusiasts

---

Their cars are their “pride and joy”

They are up-to-date on the latest models of car / motorcycles

They frequent auto shows because they love to test drive new cars



### Technophiles

---

They read up on all sorts of new gadgets and new technology

They love tinkering with the latest gadgets

They spend a lot of their income on “beta testing” the earliest technology

## Home Loan



### Business & Economic News Junkies

---

They closely follow business and financial news

They read often, both offline and online

They read different kinds of magazines, news articles and publications

## Credit Card



### Bargain Hunters

---

They pride themselves on “never paying full price”

They collect coupons and shop at discount outlets stores online and offline

They are willing to spend the time to get the extra discount



### Shoppers

---

They enjoy shopping

They view it as a pastime rather than a chore

# ICICI Prudential uses **Life Events** targeting to move Brand Consideration

**22%** Lift in Consideration, Best-in-class in BFSI



“ Using Google’s ability to provide digital signals for our audience, we were able to target the right message to the relevant TG. This helped in a very focused and impactful campaign and and we will continue to use this in our campaigns going forward. ”

**Manish Dubey**  
CMO, ICICI Prudential Life Insurance

# Santander UK drove awareness of new engaging creative with Life Events

In Top

**25%**

For Ad Recall

Valuable

**insights**

gained on most responsive audience, format & frequency



*“ This campaign explored what prosperity means for our customers and how through our understanding of them, we showcase Santander’s products and services to help them prosper. By using YouTube, a platform that ordinary people use every day, we were able to target our customers with different variations of content in different formats ”*

Andy Freeman, Head of Social, Santander UK



# Data Driven Attribution in Ads improves generic and mobile performance for Hangikredi.com



Credit company  
Istanbul, Turkey • [hangikredi.com](https://hangikredi.com)

## The challenge

Hangikredi is an online platform that enables users to make quick and easy comparisons on possible loans. As Turkey's first online loan calculator the company offers the most advantageous price offers in regards to credit, credit cards, electricity and insurance areas. Hangikredi were looking to increase the number of conversions in a scalable way by also reducing their cost-per acquisition (CPA) across the board.

## The approach

Initially, Hangikredi had been using manual bidding, until they implemented tCPA with Data-Driven Attribution in place of this. Through machine learning, the company was able to set bids at a specific CPA to help generate as many conversions as possible. By tailoring bids for each auction, Hangikredi were able to automatically optimize without relying on manual bidding due to this strategy.

## The results

By incorporating Data-Driven Attribution into their digital campaign, Hangikredi were able to drive strong results for both mobile and generic campaigns. As a result of this, the company increased the number of conversions by 56% during the test period; all of which was achieved with a 12% lower CPA. In regards to generic searches, conversions rose by 96% with a 20% reduction to CPA whilst conversions on mobile from generics doubled.

“Data-driven attribution helped us to value our keywords from a broader perspective, and by combining it with Ads tCPA bidding we could directly start to improve the performance.”

—Yılmaz Sonışık, CEO, Hangikredi.com

56%

Increase in total conversions

12%

Reduction in total CPA

96%

Increase in conversions through generic search

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# Kredivo reduces CPA and drives increases in daily volume with UAC



Credit solution company  
Jakarta, Indonesia • [kredivo.com](https://kredivo.com)

## The challenge

Kredivo offers their clients the chance to get quick credit for online shopping without needing a credit card. The most integral part of Kredivo's marketing strategy was to increase the amount of registrations at scale. In coordination with this, the company also sought to grow their user base, focusing on garnering new verified and registered users.

## The approach

To begin with, Kredivo set-up a review of in-app tracking as a means to map out the user funnel from the first installation to their eventual conversion. UAC for Actions were implemented so that Kredivo could optimise their conversions and also follow the best practices for bids and budget settings to help steer campaigns.

## The results

On the back of a well rounded marketing strategy, Kredivo saw positive results in the areas they were hoping to impact. The rate of their daily conversions saw a fourteen fold increase whilst their cost per acquisition decreased by 80%. In total, Kredivo were able to improve their conversion rate by 30% as they were able to gain the user base they were searching for at the beginning of the campaign.

“ By working closely with Google’s account management team, UAC showed strong performance and put those concerns to rest. We now plan to replicate this on iOS, as UAC has become a huge part of our app acquisition strategy.”

—Kelvin Saputra Digital Marketing Manager, Kredivo

80%

Lower CPA

14x

Increase in daily conversions

30%

Increase in conversion rate

About Google Ads: Google Ads is a digital advertising solution for businesses of all sizes. Whether you're a small business owner or enterprise marketer, Google Ads delivers reach, relevance and trusted results to help you grow your business. Learn more at [ads.google.com/home](https://ads.google.com/home).

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# UOB achieved 525% increase in new customer acquisition leveraging Smart Display campaigns

## Key Insights

- Smart Display Campaigns drove higher quality leads & new customer acquisitions compared to manual display campaigns.
- With automated targeting, results showed 41% of all conversions came from mobile devices, which was earlier an undervalued segment



Experiment  
with Google Ads

# 525%

incremental  
Acquisitions

# 81%

Lower cost per  
acquisition

*\*Test spanning 12 weeks with same budget, same creative, comparing SDC to manual display campaigns*



## Apply & Pay in Minutes



Attractive Rebates, Miles and  
Rewards - All with UOB Credit  
Cards!





## Business challenge

Can automated Display ad solutions help find high quality leads and drive new customer acquisitions?



## The client



United Overseas Bank, the third largest bank in South East Asia, always innovating and their goal was to acquire new credits card customers.

Display campaigns have been a great source of online lead generation so they wanted to explore the further benefits of automated campaigns in gaining incremental credit card applications



## Key Insights

1. Smart Display Campaigns is extremely effective in **high quality lead generation & driving customer acquisitions at scale**
2. Thanks to the Machine Learning, SDC can help **uncover new relevant audience segments**



## The Experiment

**Objective:** Compare new customer acquisition through automated vs. manual Display campaigns

### Methodology:

- Control group: Standard Display ad campaign using In-market and Affinity audiences, manually implemented and optimized towards new acquisitions\*
- Test group: Smart Display Campaign fully automated & uses **Machine Learning** to optimize towards new acquisitions\*

The experiment ran for 12 weeks in Singapore. Both control and test group campaigns ran for the same product categories with similar budgets, using the same creatives & bidding strategy (target Cost Per Acquisition)

\*An acquisition (conversion) was defined as a completed sign up for credit card (an extensive 11-page online form)

## Results:

*Tips: ensure the landing page is fast & mobile responsive, and the form is easy to navigate*

The Smart Display Campaign achieved;

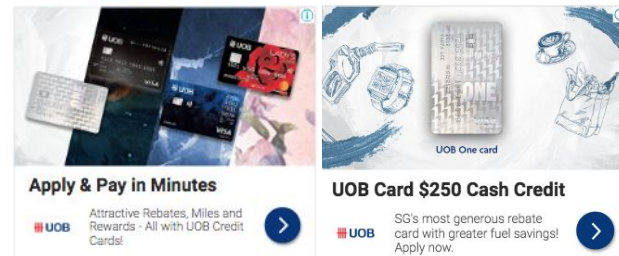
**+525% incremental acquisitions**

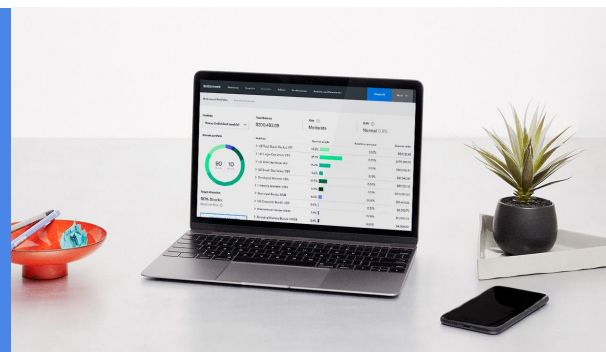
at a **-80% lower cost**

compared to their previous manual Display

Uncovering Insights from automated Audience solutions:

41% of all conversions came from mobile, a previously undervalued segment





# Betterment leverages Custom Intent Audiences on YouTube to drive sign-ups and deposits in a highly competitive industry



## 25%

### Lower CPCs

than their historical non-branded campaigns



## +245%

### Uplift in Brand Searches



## 600%

### Higher ROAS

than their prior YouTube initiatives.

“What has really stood out about Custom Intent for me has been the quality of the audiences that we’ve engaged with during our campaign. We’ve been able to find prospects that were receptive to our message, and more importantly, we’ve been able to find them at a point in their journey when they are ready to take action.”

Jesse Williams - Acquisition Marketing Manager - Betterment

## GOALS

- Drive new customer signups and deposits.
- Reach high value customers.
- Reach potential customers efficiently.

## LEARNINGS

- Efficient targeting solution for verticals with highly competitive search landscapes. Betterment captured this high value search intent for a fraction of the cost compared to Search.
- Ideally suited for businesses with longer sales cycles where the initial search tends to not represent the end of the customer journey.
- Custom Intent Audiences allowed Betterment to customize their targeting well beyond the available in-market audiences, allowing them to more efficiently reach high value customers.

## RESULTS

- 80% lower cost per signup than their prior YouTube initiatives' cost per signup performance.
- 50% lower cost per signup than their current non-branded search cost per signup performance.

# Santander UK drove awareness of new engaging creative with Life Events

## GOAL

To embed awareness and recognition of Santander's brand purpose via a new creative featuring UGC-style content which highlights how prosperity is about more than just financial wealth.

## APPROACH

Santander used Life Events to amplify their brand message on YouTube using a variety of ad formats (InStream and Bumpers in sequence) to deliver a relevant and timely message to its audience.

## RESULTS

In Top

**25%**

For Ad Recall

Valuable

**insights**

gained on most responsive audience, format & frequency



## Santander | Here to help you prosper



Santander UK



20,856 views

*" This campaign explored what prosperity means for our customers and how through our understanding of them, we showcase Santander's products and services to help them prosper. By using YouTube, a platform that ordinary people use every day, we were able to target our customers with different variations of content in different formats "*

Andy Freeman, Head of Social, Santander UK

Thank you