ABOVE THE FOLD

Credit Union Drives Physical Visits and Auto Loan Applications Using Native Programmatic Ads

Brand Overview

- A regional credit union with more than 20 locations
- Wanted to increase the number of customers using its auto financing services
- Sought to generate appointment sign-ups, online loan applications, and in-person visits to its branches

PROMOTING AUTO FINANCING SERVICES

As vehicle prices increase with limited impact on consumers' willingness to buy (Kelley Blue Book), a credit union with more than 20 locations in eastern Indiana recognized that this was the perfect opportunity to promote its auto financing services to car buyers. It helped to increase physical traffic to its branches, as well as drive traffic to its website to generate online loan applications and appointment bookings with loan officers.

They wanted to generate online and offline conversions by:
1. Geo-Fencing car dealerships to reach users who were actively shopping for vehicles;
2. Targeting users as they visited websites related to vehicles, auto loans, and more; and
3. Retargeting consumers who were searching for, or reading about, purchasing cars and auto financing services.
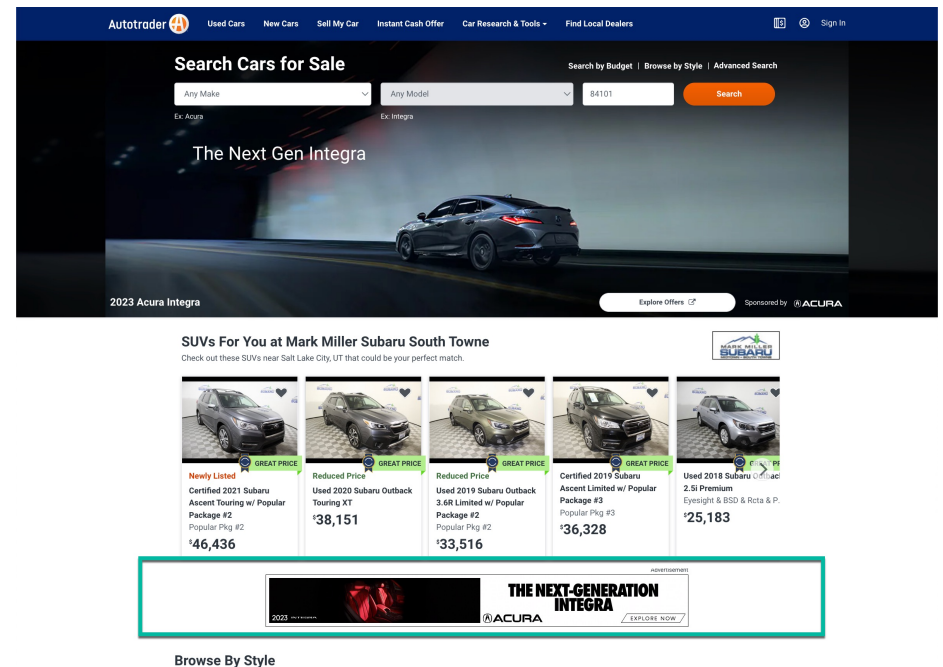
Native Programmatic Case Study

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Identifying Vehicle Shoppers' Foot Traffic To The Credit Union

The credit union specifically wanted to target car shoppers in and near Fort Wayne, Indiana, so it supplied a list of 17 popular auto dealerships in that area. The team drew target fences around each location, which enabled capturing users as they visited the dealerships and retarget them with both native and display ads for up to 30 days.

The advertiser also sought to measure the number of targeted consumers who received an ad and later visited one of the credit union's branches or ATM's. Therefore, it was possible to draw Conversion Zones around 22 of the credit union's locations, enabling it to track foot-traffic conversions to its branches.

Example of General Native Ad Approaches in Auto

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Results Highlight Native Success

Combined, the native and display creatives generated 1,314 physical visits to the credit union's 22 branches and ATMs for a low Cost Per Visit (CPV) of $1.24 over the course of four months. They also generated 533 online applications, appointments, and website visits for a Cost Per Action (CPA) of $4.91.

The native creatives alone achieved a CPV of $0.77 and a CPA of $2.30, serving across a mix of websites and apps, including Poynter, TextNow, Food Network, Fox Business, CNN, New York Times, and more. These results highlight the benefit of using creatives that adjust in real-time to fit the layout of the app or website, thus allowing the ads to blend in with the rest of the publisher's content and making consumers more receptive to them.

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