SEMCASTING

Using its proprietary Digital Activity Index, Semcasting helped a regional grocery store chain drive account creations of its in-store debit card and profile their best customers.

Cards Versus Cost

Consumer interest in store-specific bank cards is at an all-time low, following pandemic highs in 2020. Increasing account creation, particularly throughout the busy Q4 and holiday season when consumers' wallets are generally stretched thin, requires a well-versed understanding of the ideal audience, both in-person and online.

Face-to-face sales are typically more impactful in driving account creation for in-store cards, and brands that are limited to digital account creation can face an uphill battle in increasing awareness around the unique benefits of their bank cards. To increase account creation within the crowded market of digital advertising, a campaign must be highly personalized to a carefully targeted audience of engaged shoppers.

A large privately-held grocery chain sought to enhance its advertising targeting efforts for a digital display campaign designed to promote its in-store debit card, created in partnership with a major international payment technology company.

Enhancing Online Targeting Efforts

The goal of this campaign was to drive new account creation for their in-store debit card while informing consumers of a new offer — depositing $500+ in a new account yielded $50 back.

The campaign required an advanced digital targeting strategy that was able to reach these ideal prospects on the go, at optimal points across their consumer journey.

Serving millions of customers each week, the grocery chain also needed an audience segmentation strategy to target the best prospects for its debit card's digital advertising campaign.

Unlocking High-Performing Audience Subsegments Enhances Growth for a Grocery Chain

▶ **AUDIENCE**DESIGNER **(ADS)**
Activation and Measurement

▶ **MANAGED SERVICES**

▶ **MOBILE FOOTPRINTS**

▶ **DIGITAL ACTIVITY SCORE**

The goal was to focus solely on the most ideal prospects shopping in their stores and at nearby competitors. They also needed to retarget its first-party audience of users who had previously visited the debit card landing page on their site.

Given that account creation for the debit card had to be done online, it was also important to get an accurate picture of the audiences' online activity to enhance advertising placement and demographic understanding.

Real-time measurement capabilities was also important to make accurate and cost-effective in-market adjustments to ensure that ideal audiences were reached.

Maximizing the Media Mix

The campaign's initial audiences, provided by the grocery chain's payment technology partner, consisted of consumers who primarily shopped within that chain and those who shopped at its nearby competitors. The independent grocery chain utilized AudienceDesigner by Semcasting (ADS) to onboard these first-party audiences and accurately measure campaign performance in real time.

The Semcasting managed services team takes direct ownership of a campaign's performance and goes beyond metrics, offering their deep industry expertise to contextualize these insights, expertly employing tools from their suite of products, providing analytical insights and creating the optimal media mix based on a client's goals.

The team began by identifying the original audience's digital activity score (DAS), which proved itself particularly insightful. The DAS measurement shows an individual's relative amount of time spent online by determining their engagement, repetition and time spent on any given site assigning a score between 0 and 300. Users at the top of the index are up to 100 times more digitally active than those at the bottom. See the Digital Activity Index to the right:

Semcasting's team demonstrated that while the digital advertising campaign reached a greater number of highly digitally engaged audiences, it was moderately digitally engaged audiences who more often created online accounts for the debit card. Understanding the digital activity levels of its original audience provided valuable insight across the audience, as it was subsegmented based on additional factors such as location and personal demographics. By directly connecting the DAS score to these audiences, the grocery brand was able to expand and adjust its bidding strategy to increase its reach toward the highest-performing subsegments. Since these scores were supplied and updated in real-time, the grocery chain was able to adjust its targeted outreach in a matter of hours, not weeks, ultimately enhancing its campaign performance.

Digital Activity Index

PREDICTIVE INDEX	PERCENT OF US POPULATION	DAI SEGMENT NAME
300+	17%	Most Active
200-299	9%	Above Average
100-199	7%	Average
55-99	8%	Below Average
31-54	8%	
19-30	7%	
11-18	7%	
7-10	7%	Least Activity
4-6	7%	
<=3	7%	
0	17%	No Activity

The team utilized store location information to create a third audience of shoppers, identified based on their previous history of shopping at the grocery chain, as well as its nearby competitors. They accomplished this through Semcasting's Mobile Footprint technology, an IP-based targeting tool that accurately identifies shoppers based on devices in the range of fixed Internet delivery points (such as modems for in-store locations). A total of 316 store locations were provided, and shoppers who had visited these sites over the past 400 days were identified.

With shoppers identified based on their history with the grocery chain, along with their digital activity, the managed services team provided personalized demographic insights. Semcasting's proprietary omnichannel identity graph assisted in breaking down the grocery chain's large, location-based audience into smaller demographic groups to compare their campaign performance. The team was able to determine personal characteristics including age range, political party affiliation and other lifestyle factors through the identity graph's social matrix tool, giving the grocery chain valuable audience profiles to enhance their understanding of their ideal customers.

Results

Across its lifecycle during the peak of the holiday season, this campaign generated 410 "Account Completes".

Evaluating the results from the social matrix, the most engaged demographic, labeled as the "Tax-Free Savers," included 52-64-year-olds who have invested wisely over the years. These individuals have a long-term plan for retirement and the assets to meet that plan.

Other high-scoring demographics included consumers between the ages of 40-69, living in urban locations with annual incomes ranging from $75k-100k. Males (40.2%) were slightly more likely than females (39.5%) to click on the advertising offer.

The Digital Activity Score indicated that more accounts were ultimately created by users who only spent occasional time online. Furthermore, the incremental difference between occasionally-engaged internet users and highly-engaged internet users was almost two times better in value. By applying the DAS, we were able to find a 2x lift on conversions and a 42% reduction in CPA.

▸ **2x Lift on Conversions**

▸ **42% CPA Reduction**

Looking to talk?

Semcasting supports marketers with control of first-party customer data, enhancement, activation and performance measurement across the entire digital ecosystem.

Get in touch at info@semcasting.com.