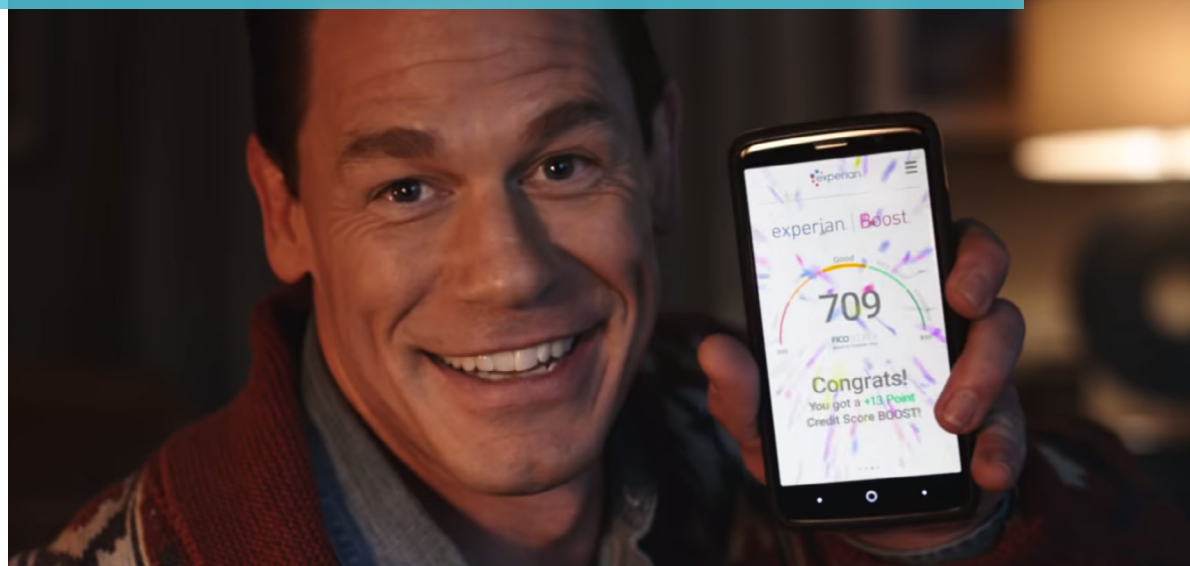
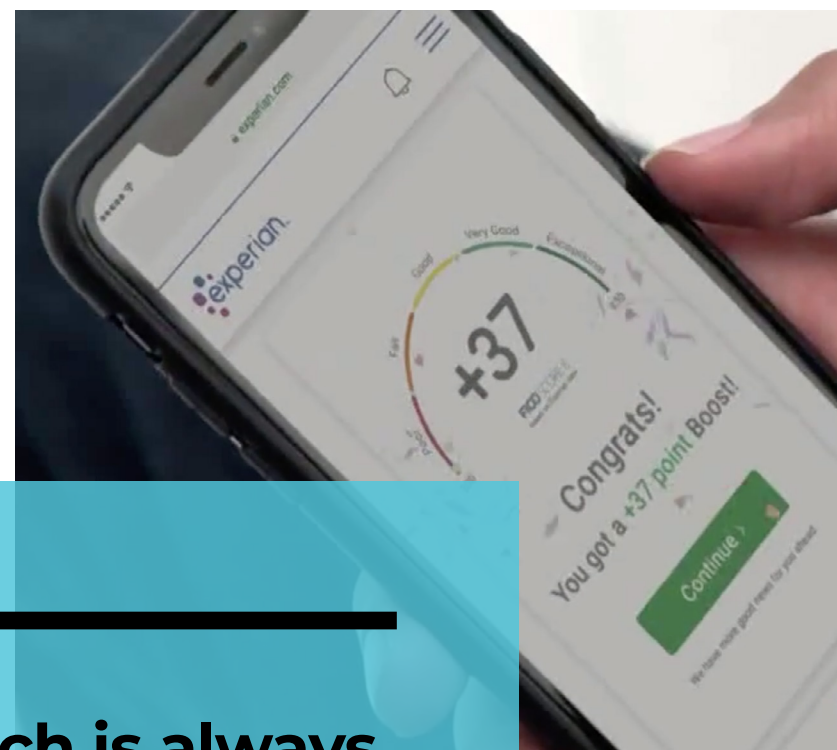


Experian Gives its Product a *Boost* by Advertising on TV Like it's Digital





Left to right:
Sam Bloom, CEO of Camelot Strategic Marketing & Media
Steve Hartmann, Head of Integrated Marketing at Experian



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In any given month, credit-wielding individuals must keep pace with a list of recurring bills ranging from rent to cell phone service. Credit bureaus only see a small fraction of routine payments that are often set to automatic and forgotten. Paying these bills on time can do more than just ensure your home has Wifi this month. Staying current with them can improve your credit score.

Experian, a global credit company, decided people should be rewarded for fiscally responsible behavior that normally isn’t considered by credit reporting bureaus. Their free product Experian Boost™ allows people to upload outlier payments, such as electric, gas, cable and phone bills, to their credit reports through their website or app. Once added, users can watch their Fair Isaac Corporation (aka FICO) score get a “boost” in real-time.

Experian estimates Boost™ can affect up to 100 million consumer credit scores. They want to get the word out to the people who would benefit the most from it. Maximizing unique audience reach of a fragmented, adult 25-54 audience who rent a home or are looking to buy a vehicle in the next 12 months, then measuring the reach precisely and optimizing rapidly, though, requires the right tools.

Steve Hartmann, Experian’s Head of Integrated Marketing, has 15+ years of experience in the digital sphere and a unique perspective on customer acquisition. He’s in charge of all of the company’s

acquisition channels, including digital, over-the-top (OTT) and direct mail. He knew that TV would be the best channel to reach their target audience at scale but it would come at a cost.

“Maximizing unique reach is always at the base of what we tried to do from a TV perspective. I think most marketers are the same, but to really go big into the ‘reach world’, it’s expensive to keep that up,” said Hartmann. “You’re relying on events and things that are happening around that are bigger, that allow you to get that bigger audience faster.”

For a time, Hartmann relied on a mix of live sports and direct response TV to secure audience reach. He was about to learn, though, that there was a more cost-effective way to buy TV, one that drives reach and measures attribution with the precision of digital.

This shift would come as a result of an introduction by Experian’s agency, Camelot Strategic Marketing & Media, to Simulmedia.

Sam Bloom, CEO of Camelot, and Hartmann value the importance of person-level information in marketing Boost, but they were curious if these inputs could be applied to their TV strategy, too.

“You have the most important asset, which is your customer file. You start with the data,” said Bloom. “That’ll tell you that that’s the place that leads to the next question, which is, ‘Where are they?’”

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They needed a way to apply that customer data to national television advertising to find and convert audiences.

"In digital, there's so many targeting capabilities with first and third party data, you can build lookalike audiences and all of this great stuff that just wasn't available in TV," said Hartmann. At least that's what he thought until he ran his first Boost™ campaign with Simulmedia.

Simulmedia employs a digital approach to TV advertising by enabling brands and agencies to utilize the customer insights they already possess when building their strategic TV plans. Using patented machine learning, Simulmedia's platform identifies what an audience, including website visitors and app users, watches on TV, then predicts where and when that audience will watch in the future. That way, you're confident spots will air in front of the right people at the right time. Here's what really makes it unique: the platform optimizes for cost-effective reach so it's always seeking out untapped members of your target audience, at the lowest costs possible.

The platform is then able to measure how ad exposure impacts customer behavior, including digital usage. This enables brands to optimize their campaigns rapidly. Again, it all works a lot like digital.

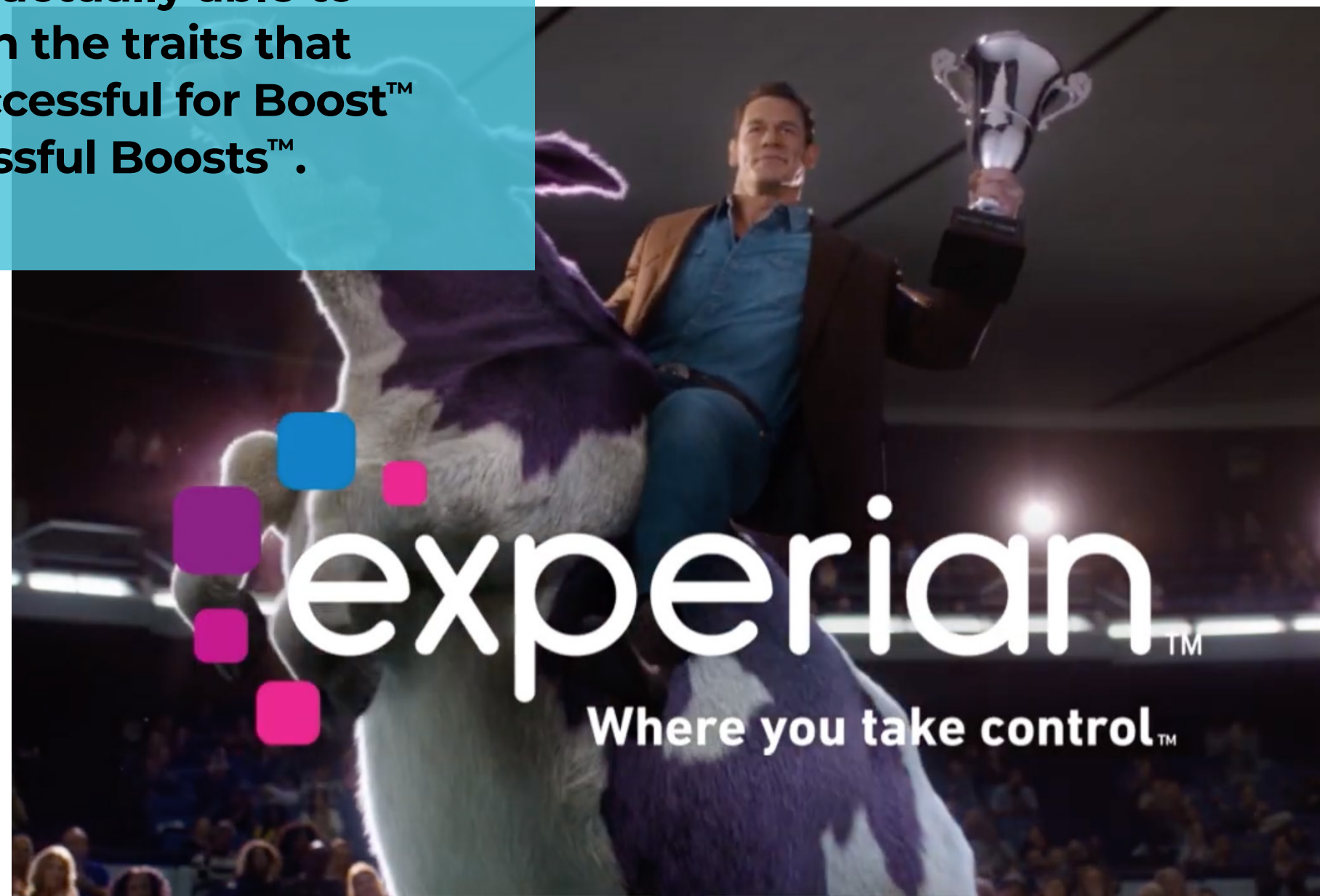
"Running broadcast this way is a lot different than it used to be in the past. It was kind of a 'set it and forget it,'" said Hartmann. "Now with Simulmedia, there are actually levers you can pull. We're actually able to create audiences based on the traits that we've seen have been successful for Boost™ and people getting successful Boosts™."

Bloom and Hartmann particularly favored Simulmedia's approach to optimization and its ability to report on creative performance.

"We are able to give creative performance to clients, and it's not just creative performance of which ad is doing better. It's which kind of programming is doing better, which days and day parts are doing better," said Bloom.

"That type of optimization on the fly has allowed us to have those brand elements that we want, but then also tie in the performance," said Hartmann.

Experian's latest campaign stars wrestling legend John Cena and targets a younger audience. Hartmann has experimented with over-the-top (OTT) streaming video to reach them, but it has not produced results rivaling what linear TV delivers, even against a younger demo.





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"The problem with OTT is to reach that audience, it often costs two or three times what it does on linear TV. And then the measurement isn't there," said Hartmann. "I send Hulu or Roku our ads and where we want to run, and that's it. We have guaranteed impressions that we hit, but we aren't able to track it the same way [as linear]."

"We can find 18-34 year olds on linear using Simulmedia, which is very hard to do, by the way, without Simulmedia, because no TV program skews young," said Bloom about how most playbooks skew toward OTT or digital to reach this audience. "You need smarter tools to do that [on linear]."

With Simulmedia, Experian was able to track creative performance of their testimonial campaigns as measured by traffic and signups. A key part of this tracking ability is Simulmedia's partnership with the mobile measurement provider (MMP) Kochava.

"When we started, 'Download the Experian app today,' as a call to action, Simulmedia was actually able, through Kochava, to show us the impact of those ads coming in from installs and registrations through the app," said Hartmann. "So all these things helped us get smarter and helped our campaigns work better."

The proof is in the numbers. Experian's cost per site visit (CPV) dropped by 54.6% as they filled their top of funnel with more qualified Boost™ customers. They also reduced the cost per Boost™ start by 18.3%.

"We have changed how we measure TV. The visibility now into the different metrics and the amount of data that's available for us allows us to be that way," said Hartmann. "How did that customer who came in from that ad behave after he signed up? Did he take a credit card offer or did he upsell into an identity protection service?" So Simulmedia allows us to think beyond just that initial signup and 'who is this customer?'"

These kinds of tangible insights look like digital, but feel like television due to their volume. Bloom says anyone doubting linear TV's ability to track downstream activities is in for an awakening.

"I think that's one of the biggest misunderstandings about TV. It's no different than any other media that we've got," he said. "There is a cause and effect that's occurring, and you can see it and feel it, and it's pretty visceral."

Bloom and Hartmann watched in real-time as spikes in app and web traffic pointed to specific commercial spots right as they aired, perhaps not unlike the feeling Boost™ users get when they see data and tech combine to boost their credit scores right before their eyes.

"I think it's every marketer's dream, right? To have the three components in digital—measurement, targeting and optimization—on television," said Hartmann. "We've evolved and gotten smarter in our TV strategy, so we've started to really hit on all three."

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