

Targeted Online Advertising

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Targeted Advertising

- Form of online advertising that focuses on specific traits, interests, behaviors or preferences of those viewing the ads.
- Age, gender, race, income, religion, education level...
- Location data
- Online behavior: what websites have you visited, what links have you clicked on...

TARGETED DISPLAY ADVERTISING

HOW IT DRIVES BETTER RESULTS



CUSTOMER "A" OFFLINE

Using the offline data included in the UK's largest marketing database which Callcredit has, **we know**



HE'S A
MAN



HE USES A
CREDIT CARD



HE'S
AFFLUENT



HE HAS A
MOBILE
PHONE
CONTRACT



HE'S RECENTLY
MOVED HIS
MORTGAGE



HE'S GOT TWO
CHILDREN -
BOTH UNDER 5



AND HE LIVES
IN SCOTLAND.



HIS
ASPIRATIONS
AND DREAMS



HIS DECISION
MAKING
PROCESS



HIS GENERAL
INTERESTS



HE'S A
ROMANTIC



HE'S AN
EXTROVERT



ENJOYS BEING
AROUND
PEOPLE



HE IS
OPTIMISTIC
ABOUT THE
FUTURE



CUSTOMER "A" ONLINE

Using anonymous online personality profile data gathered and stored in VisualDNA's marketing database, **we know**

All of this information feeds into Callcredit and VisualDNA advertising technology. So the next time he browses the internet, he's served a relevant advert based on his individual data.



Because Targeted Display Advertising
brings offline and online data together...



...for smarter
digital advertising...



...where the right people see the
right offers at the right time...



...and your marketing
budget works harder.

See how you can reach more of the right customers and improve your campaign performance

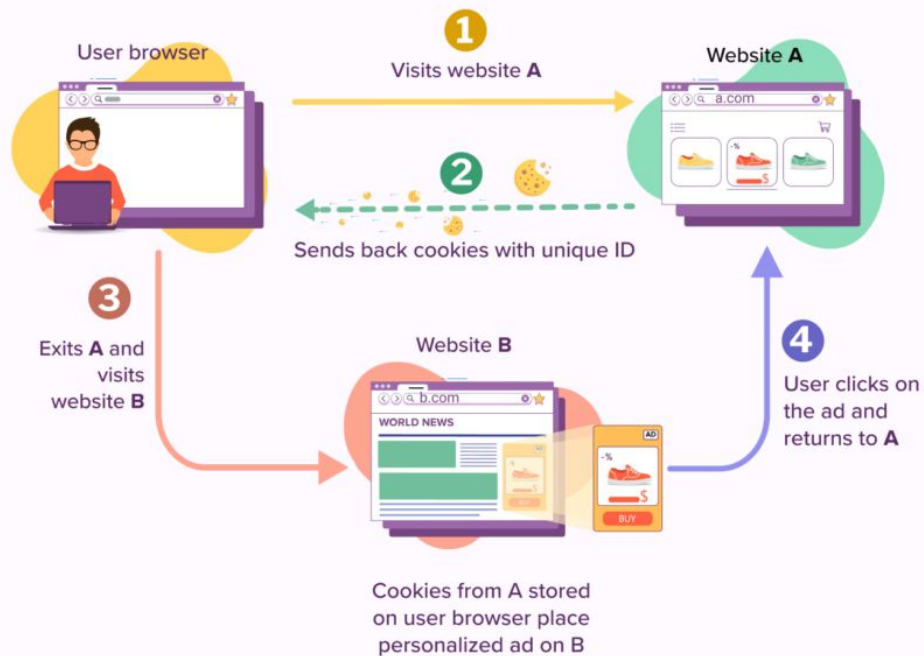
 www.callcredit.co.uk/vdna @ info@callcreditmarketing.com


Callcredit
Information Group
in partnership with
VisualDNA

Data Collection

- logging into websites
- social media info
- cookies installed when visiting a website
- data is often shared between websites and ad company networks.
- cookies installed from one site can be used by other sites.

Third-party cookie retargeting



Source:

<https://www.cookieyes.com/third-party-cookies>

CookieYes

f t in /CookieYesHQ

Selecting Advertisements

- User visits a website
- There is an instant auction, based on the user's data, for the advertising space on the webpage.
- Highest bid's ad is displayed
- Payment can be structured by views or clicks
- Feedback about effectiveness of ad is recorded (clicks, purchases)

Benefits for Companies

- More efficient way to advertise, less expensive for the level of impact
- Allows companies (websites) to provide free services from ad revenue
- Smaller businesses that could not afford to advertise on a large scale can still advertise effectively.
- Opportunities for smaller, niche, or underrepresented organizations to connect with users with similar values.

Benefits for Users

- 71% of respondents said they would prefer ads that are tailored to their personalized interests and shopping habits (adlucent 2019, yea it's a company that does online advertising so...)
- Exposure to new products and services.
- Ability to support local or small businesses
- So much stuff on the internet is FREE!

Bad Stuff

- Tracking is invasive to privacy by design
- Options for opting out are difficult to find
- Opting out can mean not using a monopolized service

One point of particular interest:

The price of your data and the lost value from consumers

Survey Results: Cost of Data – Demographic Split

Survey of US & UK national representation surveys from YouGov:

(As presented by <https://mackeeper.com/blog/most-desired-data/>)

Gender	Cost for Data <i>Per Person</i>	Percentage of Population	Total Demographic Cost
Male	\$0.15	48.59%	\$24,691,262.94
Female	\$0.14	51.41%	\$23,341,504.9

Survey Results: Cost of Data – Age Split

Survey of US & UK national representation surveys from YouGov:

(As presented by <https://mackeeper.com/blog/most-desired-data/>)

Age	Cost for Data <i>Per Person</i>	Percentage of Population	Total Demographic Cost
18-24	\$0.36	11.92%	\$14,253,466.27
25-34	\$0.11	21.80%	\$7,791,894.90
35-44	\$0.12	20.30%	\$8,368,383.54
45-54	\$0.27	13.76%	\$12,346,312.34
55+	\$0.05	32.22%	\$5,272,710.83

Survey Results: Cost of Data – Age Split

Ethnicity	Cost for Data <i>Per Person</i>	Percentage of Population	Total Demographic Cost
White	\$0.19	35.56%	\$21,845,128.59
Black	\$0.57	6.40%	\$11,942,003.63
Hispanic	\$0.01	8.09%	\$345,523.24
Asian	\$0.05	1.11%	\$188,886.04
Native American	\$0.09	0.68%	\$202,860.90
Middle Eastern	\$0.62	0.15%	\$299,291.26
Mixed	\$0.03	1.21%	\$127,817.62
Other	\$0.07	0.82%	\$184,779.82

Why Should We Care?

- Taylor: Male, White, 25-34 -> My data probably costs about \$0.15
- Every time my data is included in a purchased package, I am losing \$0.15 of value.
- This value is the cost of using free services, but is difficult (or impossible) to track exactly when and by whom my data is purchased
- The Harvard Business Review states that “Collecting and selling data about people is estimated to be a \$200 billion business.”
- We have not explicitly consented to be a mined resource (unless you count illegible terms and conditions)

Summary

- Target advertising is one of the largest markets of the digital economy
- Consumers benefit from having ads on free services that are actually relevant to them
- Businesses benefit from getting a larger return of investment on their marketing
- However, the true value of data is hidden from consumers, making an informed decision whether or not to engage in a service difficult to determine



