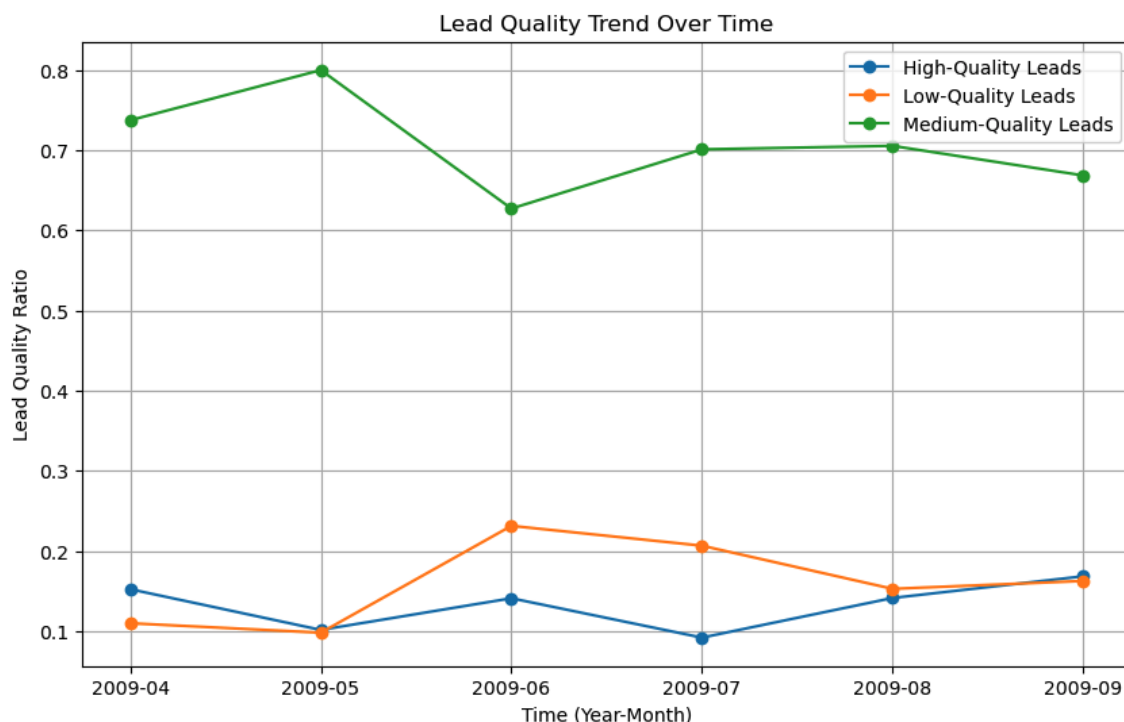


## Part 1: Are we seeing any lead quality trends over time (improving, declining)? Are they statistically significant?

### Key Takeaways

- ✓ Short-term fluctuations exist, but there has been no significant improvement or deterioration in the long-term trend.
- ✓ The proportion of Low-Quality Leads increased abnormally during the period of June 2009, which may require further analysis of the influencing factors.
- ✓ Medium-quality leads show relatively stable changes, with the highest proportion.
- ✓ High-quality leads showed a slight decline in July 2009 but have since stabilized.
- ✓ No significant change in High-Quality Leads between the first and second halves of the year. (T-statistic = -0.08356768778243674, P-value = 0.9379018534851067)
- ✓ No significant change in Low-Quality Leads between the first and second halves of the year. (T-statistic = -0.6032088264438891, P-value = 0.5950456148940864)



## Part 2: *"What can we learn about the drivers of lead quality from this dataset? What segments—where the ad was shown, what kind of person filled out the ad, and what kind of ad they saw—have differing lead quality rates?"*

### **Key Takeaways**

#### ✓ **There is a statistically significant difference in Lead Quality based on WidgetName**

- Although further analysis shows that Ad Size, Background Color, Design Elements, and PageStructure within WidgetName do not have a significant impact on Lead Quality, deeper analysis of the specific marketing campaign content (Marketing Campaigns) and ad components (AdGroup) on the Landing Page reveals that they still have a direct impact on Lead Quality.

#### ✓ **There is a statistically significant difference in Lead Quality based on Debt Level .**

- Customers with high debt levels are more likely to convert into low-quality leads.
- Customers with low debt levels are more likely to convert into high-quality leads.

#### ✓ **There is a statistically significant difference in Lead Quality based on Phone Score.**

- Customers with a high Phone Score are more likely to convert into high-quality leads.

#### ✓ **There is a statistically significant difference in Lead Quality based on Partner.**

- [Advertise.com](#) and [AdKnowledge.com](#) are the most effective Partner platforms for attracting high-quality leads.

#### ✓ **There is a statistically significant difference in Lead Quality based on SearchQuery.**

- Users with **specific search intent**—as indicated by the **Referring Keyword String (SearchQuery)**—are more likely to convert into **high-quality leads**.
- The most frequently searched keywords among these users are:
  - Consumer debt initiative (11 occurrences)
  - National debt initiative program (5 occurrences)
  - Consumer debt advocates (3 occurrences)
  - National debt relief initiative (2 occurrences)

#### ✓ **Based on the Spearman correlation heatmap and multivariable regression analysis, we can conclude that the key factors influencing Lead quality are the Structure and content of the landing page, PhoneScore, Keyword, Debt Level, and WidgetName.**

## **Detail Analysis:**

### **Key Factors Affecting Lead Quality**

To answer the question, I conducted a comprehensive analysis across multiple dimensions:

1. *Whether different ad creatives and placements (WidgetName, PublisherZoneName) impact Lead Quality?*
  - *ad sizes, colors, and form page structures influence the quality of potential leads?*
2. *Whether different user characteristics (Debt Level, AddressScore, PhoneScore, State) affect Lead Quality?*
  - *users' debt levels, address/phone match scores, and geographic locations impact their likelihood of converting into Closed Leads?*
3. *Whether different types of ads (AdvertiserCampaignName, Keyword, Referring Keyword String) affect Lead Quality?*
4. *Whether the choice of advertising channels (Partner, Referral Domain) influence Lead Quality?*
5. *Whether different Campaign types (Column Q: Marketing Campaign) and Ad Groups (Column R: AdGroup) affect Lead Quality?*
6. *Whether different ad campaigns and ad group combinations impact Lead Quality?*

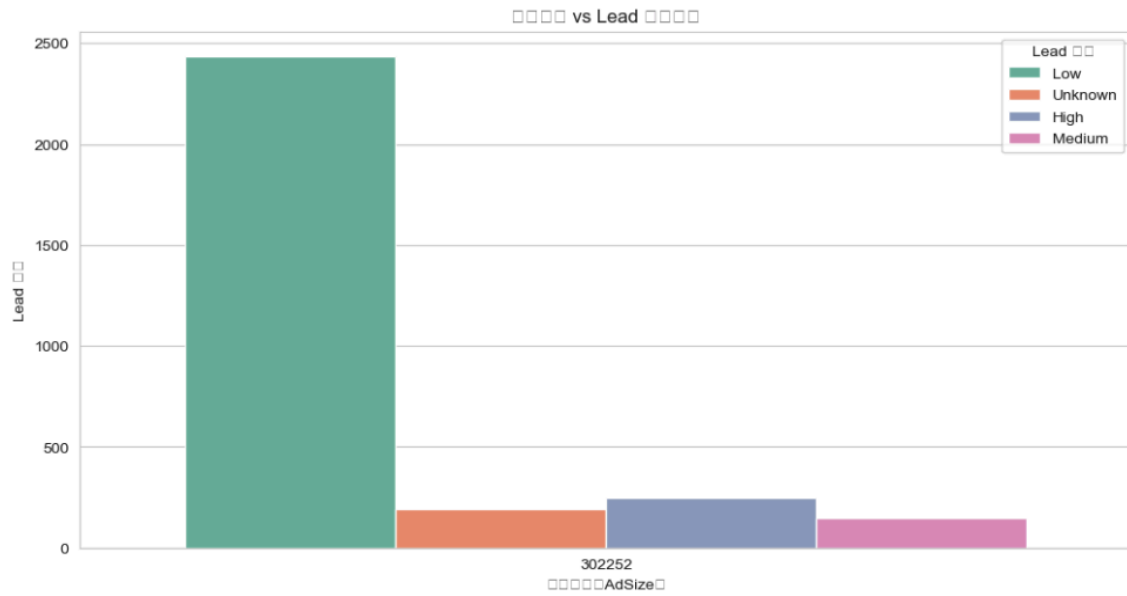
### **Impact of Ad Creatives and Placement**

#### **Statistical Significance of Ad Creatives**

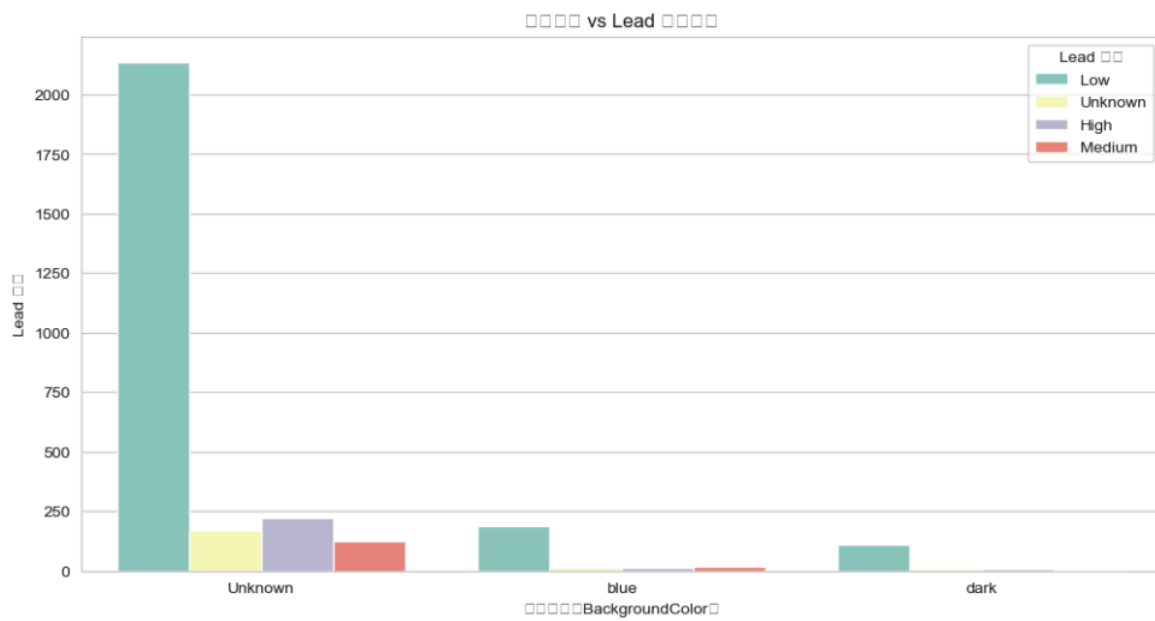
- There is a statistically significant difference in Lead Quality across different WidgetName(advertisement creatives).
- There is no statistically significant difference in Lead Quality across different PublisherCampaignName(advertising campaigns).
- There is no statistically significant difference in Lead Quality across different PublisherZoneName(advertisement placements).

#### **Further Analysis: Impact of Ad Creative Details (Color, Size, CTA Text, etc.)**

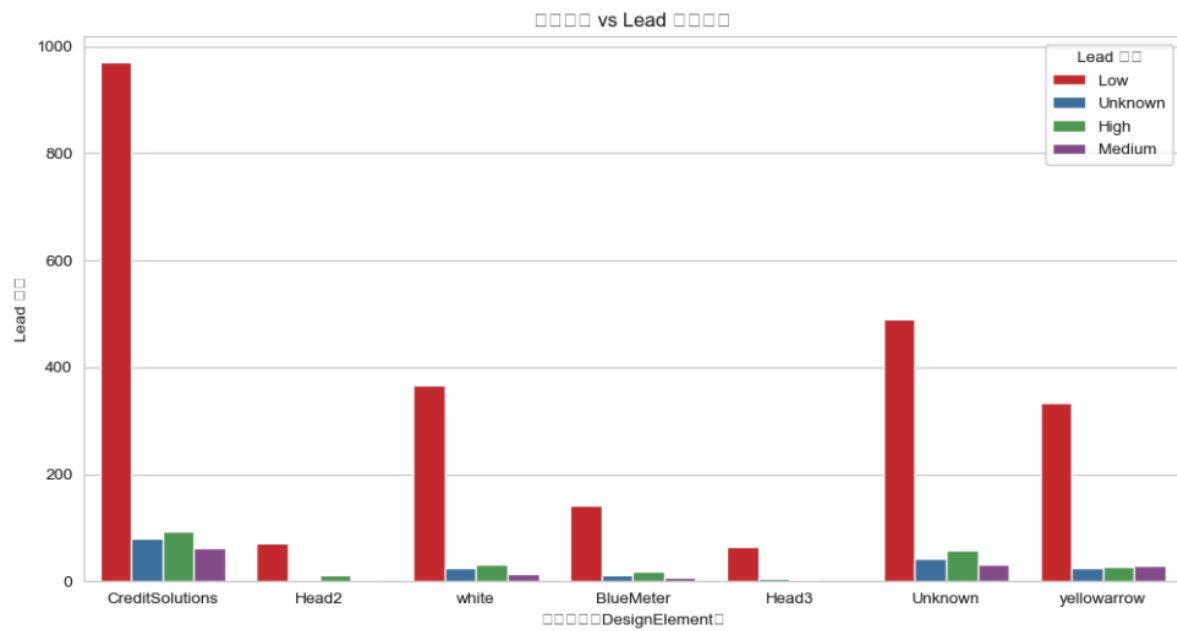
- Ad Size vs. Lead Quality - p-value: 1.0000 (Not Significant)



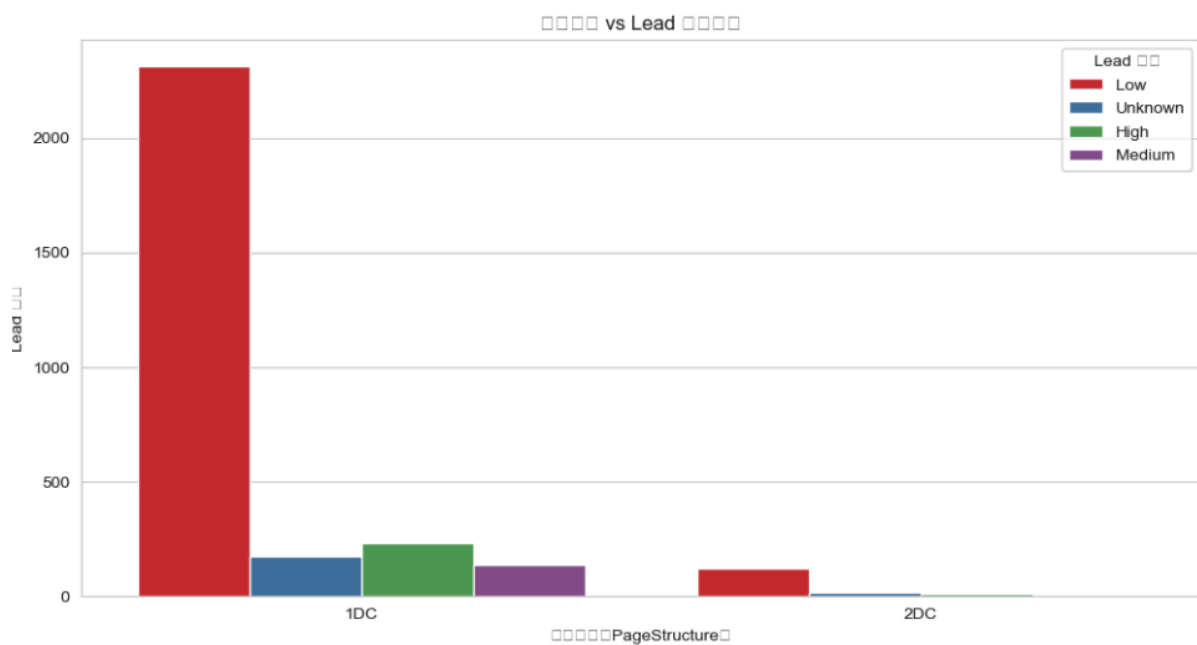
- Background Color vs. Lead Quality - p-value: 0.7218 (Not Significant)



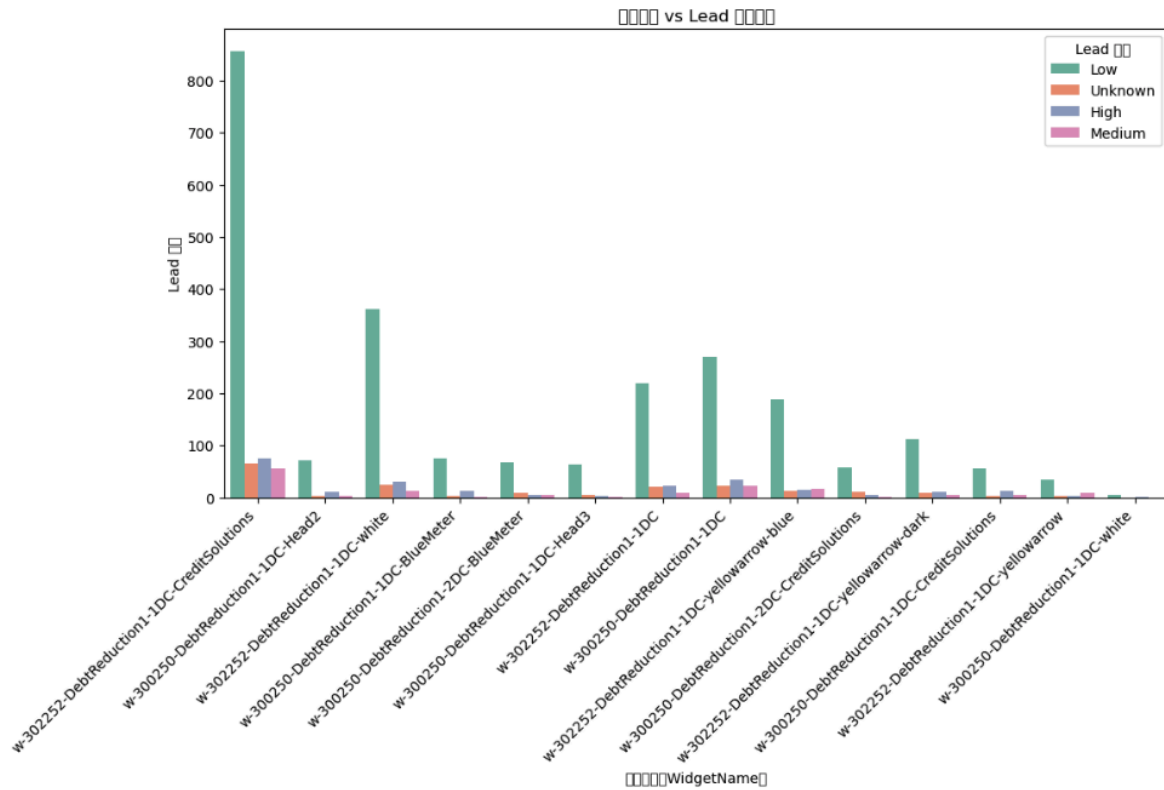
- Design Elements vs. Lead Quality - p-value: 0.3420 (Not Significant)



- PageStructure vs. Lead Quality - p-value: 0.0830 (Not Significant)



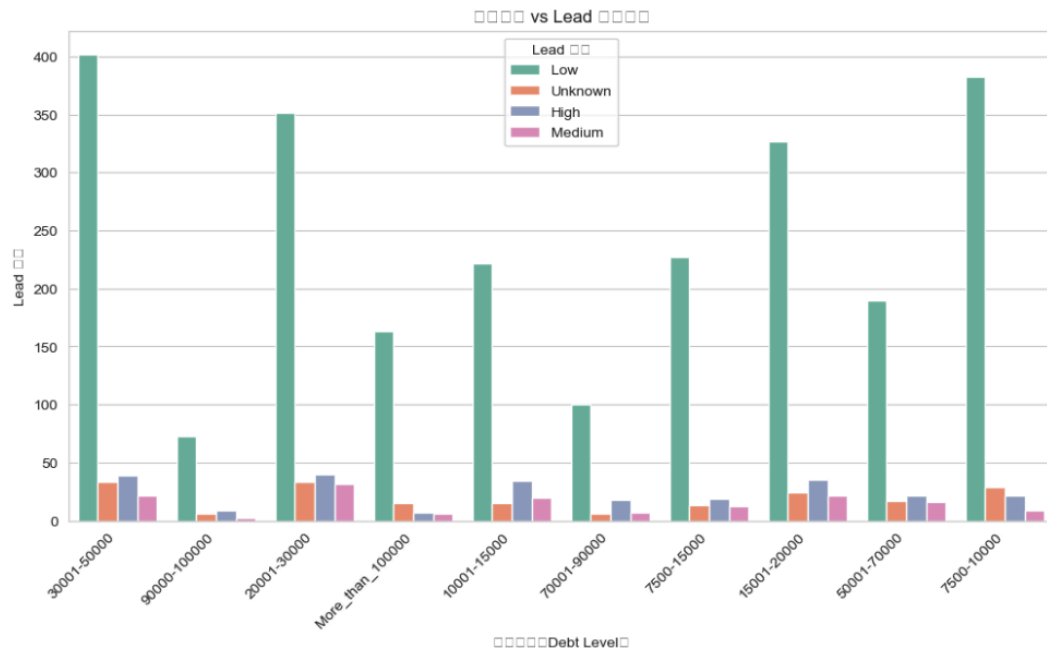
*This analysis suggests that while ad creatives themselves significantly impact Lead Quality, specific creative details such as ad size, color, and design elements do not exhibit a statistically significant influence.*



## Impact of User Demographics & Attributes

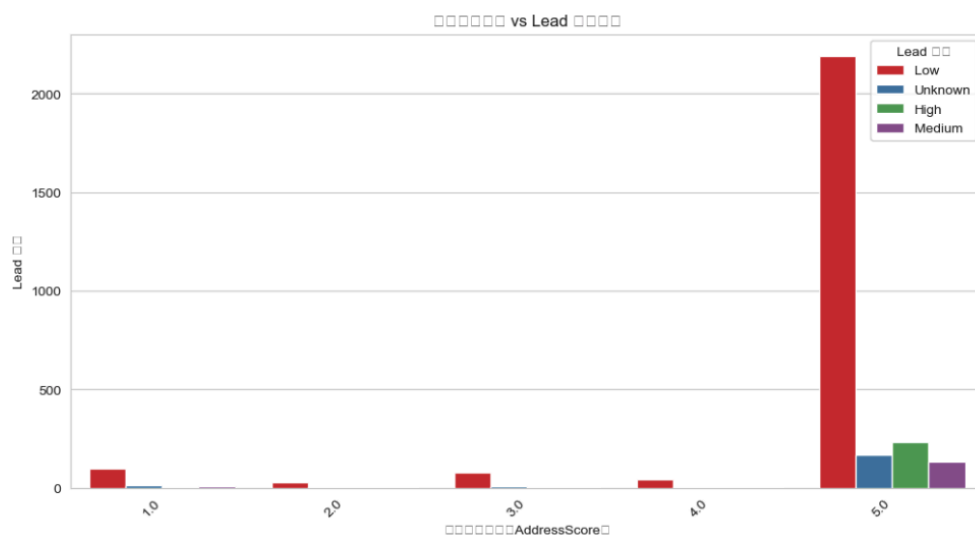
### 1. Debt Level vs Lead Quality - p-value: 0.0073 (Significant)

- Customers with high debt levels are more likely to convert into low-quality lead.
- Customers with low debt levels, on the other hand, are more likely to convert into high-quality leads.

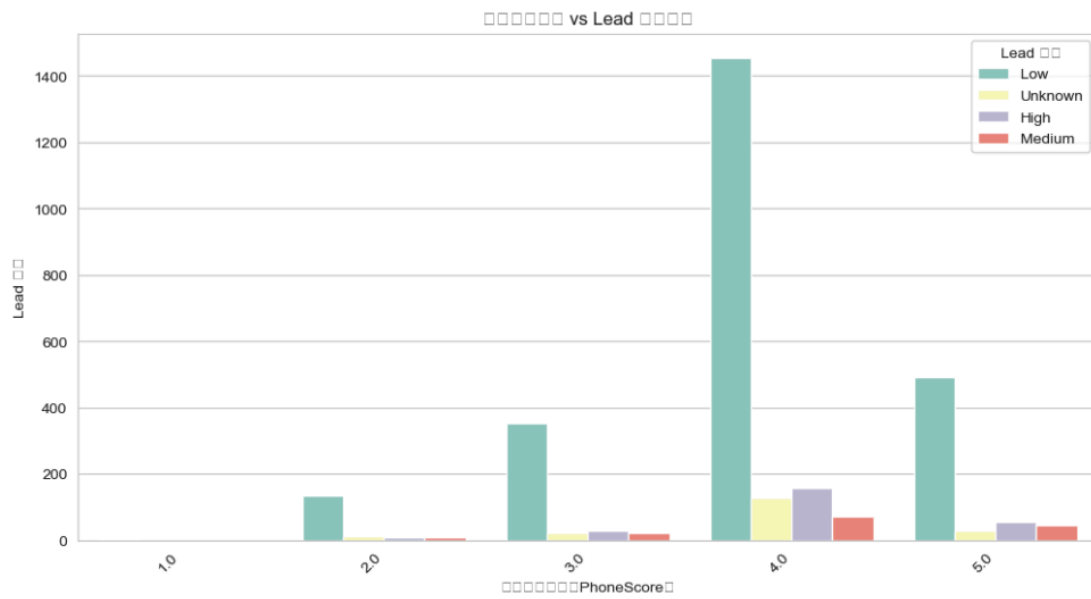


## 2. Address Score vs Lead Quality - p-value: 0.4402 (Not Significant)

No significant difference in Lead Quality based on Address Score.

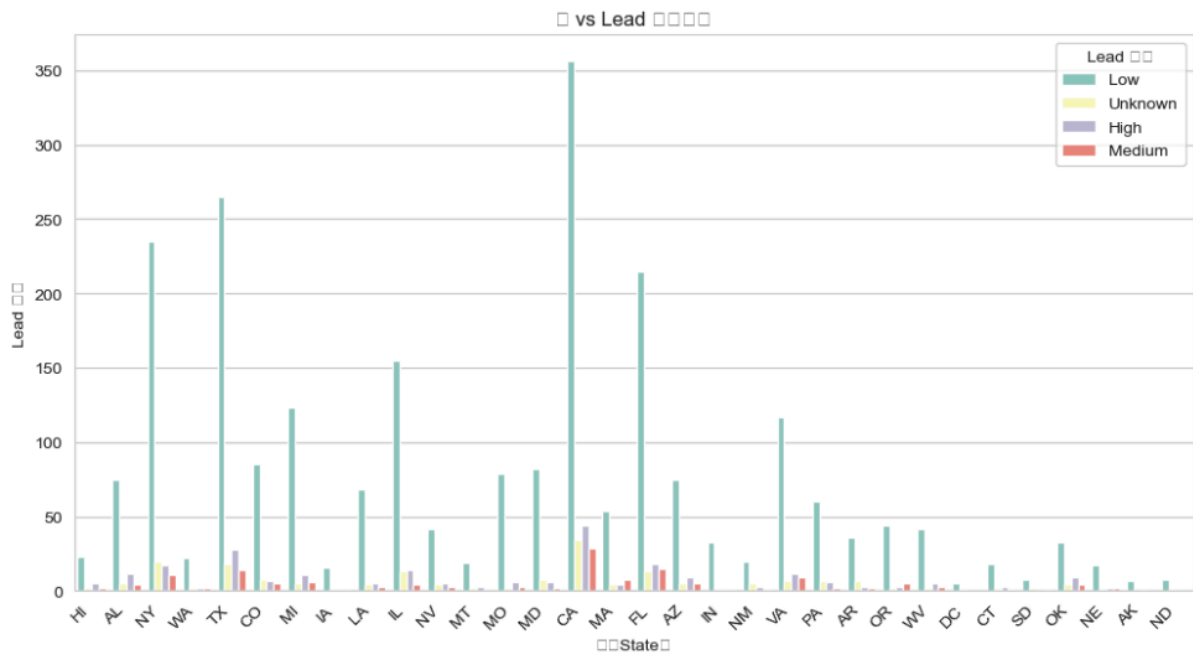


## 3. Phone Score vs Lead Quality - p-value: 0.0201 (Significant)



#### 4. State vs Lead Quality - p-value: 0.8595 (Not Significant)

No significant difference in Lead Quality based on State.





# Impact of Ad Campaigns & Keywords

## 1. Impact of Keywords on Lead Quality

 **High-Quality Keywords (Cluster 3, High Lead 15%, Low Lead 73%)**

 **Recommendation: Increase Investment**

These keywords generate higher-quality leads. It is recommended to increase the budget and exposure.

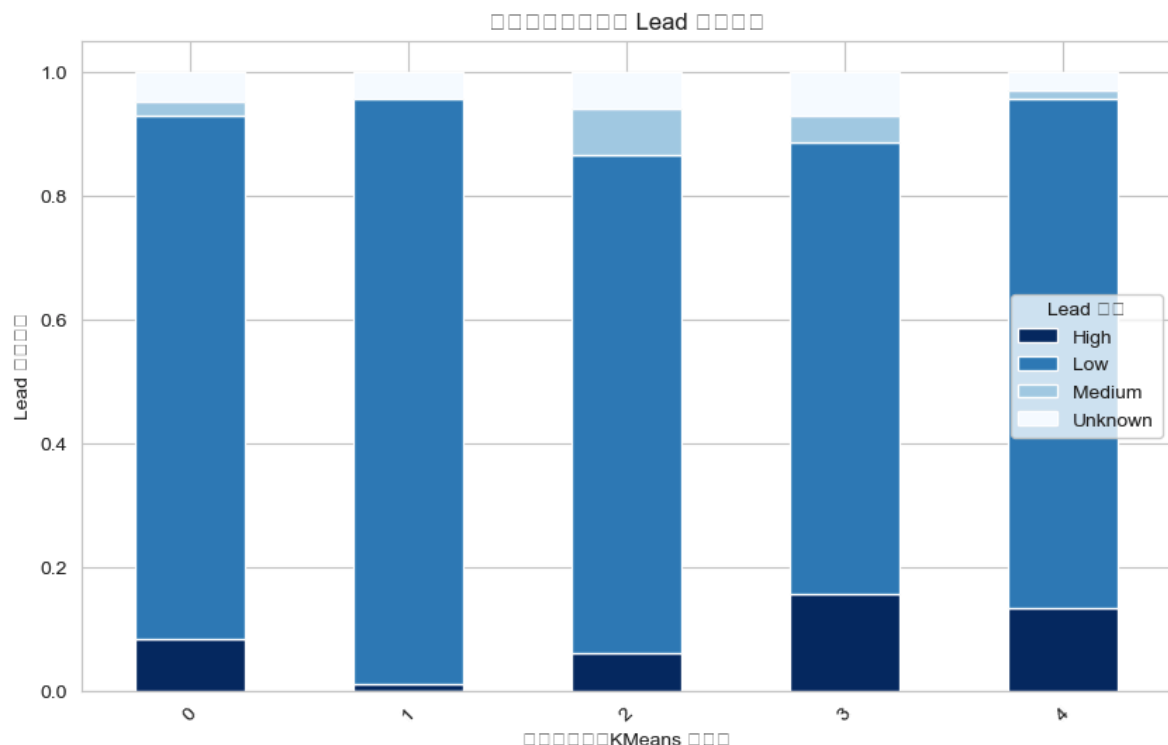
- Debt (52 occurrences)
- Debt cures (21 occurrences)
- Consumer debt initiative (18 occurrences)
- Debt rescue USA (12 occurrences)
- American debt (10 occurrences)

 **Low-Quality Keywords (Cluster 1, High Lead 1%, Low Lead 94%)**

 **Recommendation: Reduce Investment**

These keywords bring low-quality leads, possibly attracting ineffective traffic. It is recommended to reduce the budget or optimize the ad content.

- Loan default help (41 occurrences)
- Student loan default (35 occurrences)
- Student loan debt (4 occurrences)
- Debt loan (2 occurrences)
- Default on loan (2 occurrences)



===== 每个关键词类别的 Lead 质量分布 (百分比) =====

LeadQuality	High	Low	Medium	Unknown
KeywordCluster				
0	0.083333	0.845238	0.023810	0.047619
1	0.010989	0.945055	0.000000	0.043956
2	0.059701	0.805970	0.074627	0.059701
3	0.155340	0.731392	0.042071	0.071197
4	0.134328	0.820896	0.014925	0.029851

- High-Quality Keywords (Cluster 3, High Lead 15%, Low Lead 73%)
- Low-Quality Keywords (Cluster 1, High Lead 1%, Low Lead 94%)

===== 关键词及其所属类别 =====

	Keyword	KeywordCluster
0	Debt specialists	3
7	Credit services	2
11	Debt	3
23	Defaulted student loans	0
24	American debt	3
25	Debt stoppers	3
28	Loan default help	1
29	Student loan default	1
35	Loans in default	0
38	Credit card debt help	4
45	Debts	0
46	Debt law	3
56	Firstamericandebtrelease	0
58	Debt	3
59	Rescue debt	3
61	Student loan default	1
66	American debt	3
67	Debt	3
76	Debt	3
78	Credit card payments	4

===== 每个类别的常见关键词示例 =====

Cluster 0:  
Keyword  
Loans in default 13  
Defaulted student loans 12  
Debtrescueusa 7  
Lower monthly bills 6  
Debts 6  
Name: count, dtype: int64

Cluster 1:  
Keyword  
Loan default help 41  
Student loan default 35  
Student loan debt 4  
Debt loan 2  
Default on loan 2  
Name: count, dtype: int64

Cluster 2:  
Keyword  
Credit services 15  
Credit counselor 14  
How to fix credit 6  
How do i lower credit cards 4  
How to fix your credit 3  
Name: count, dtype: int64

Cluster 3:  
Keyword  
Debt 52  
Debt cures 21  
Consumer debt initiative 18  
Debt rescue usa 12  
American debt 10  
Name: count, dtype: int64

Cluster 4:  
Keyword  
Credit card payments 45  
How to lower credit card 4  
Credit card interest reduction 4  
Credit card reducing 2  
Credit card debt help 1  
Name: count, dtype: int64

===== 每个类别的样本数量 =====

KeywordCluster  
3 309  
1 91  
0 84  
2 67  
4 67  
Name: count, dtype: int64

Top Keywords:	
Keyword	
Debt	52
Credit card payments	45
Loan default help	41
Student loan default	35
Debt cures	21
Consumer debt initiative	18
Credit services	15
Credit counselor	14
Loans in default	13
Debt rescue usa	12
Defaulted student loans	12
American debt	10
Debt negotiation lawyer	9
Debt cures they don t want you to know about	8
Debtrescueusa	7
Visa debt	6
Debts	6
Lower monthly bills	6
How to fix credit	6
Debt calculator	5
Name: count, dtype: int64	

Top 20 keywords

## 2. Impact of Search Queries on Lead Quality


 **High-Quality Search Queries (Cluster 4, High Lead 19%, Low Lead 65%)**

 **Recommendation: Increase Investment**

These search queries result in higher-quality leads. It is recommended to optimize ad matching and improve conversion rates.

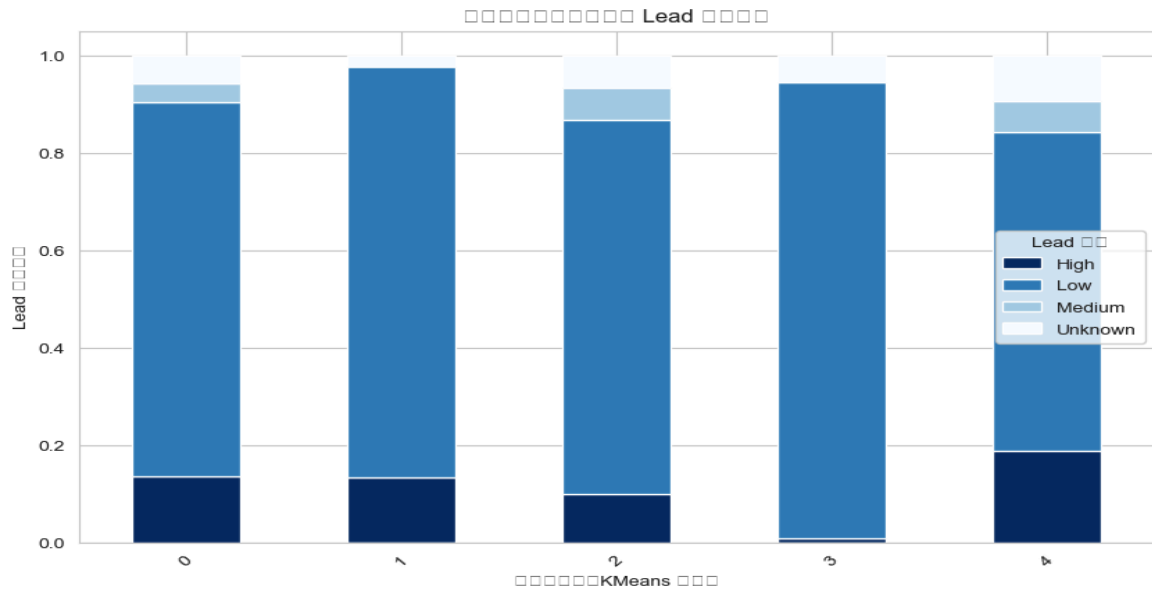
- Consumer debt initiative (11 occurrences)
- National debt initiative program (5 occurrences)
- Consumer debt advocates (3 occurrences)
- National debt relief initiative (2 occurrences)

 **Low-Quality Search Queries (Cluster 3, High Lead 0.9%, Low Lead 93%)**

 **Recommendation: Reduce Investment**

These search queries generate very low-quality leads. They might be misleading searches or low-intent users. The advertising strategy should be adjusted.

- Student loan default help (7 occurrences)
- Defaulted student loan help (5 occurrences)
- Help with defaulted student loans (5 occurrences)
- Help with student loans in default (4 occurrences)
- Student loan default assistance (4 occurrences)



===== 每个搜索关键词类别的 Lead 质量分布 (百分比) =====

LeadQuality	High	Low	Medium	Unknown
SearchQueryCluster				
0	0.136628	0.767442	0.037791	0.058140
1	0.133333	0.844444	0.000000	0.022222
2	0.100000	0.766667	0.066667	0.066667
3	0.009346	0.934579	0.000000	0.056075
4	0.187500	0.656250	0.062500	0.093750

*High-Quality Search Queries (Cluster 4, High Lead 19%, Low Lead 65%)*

*Low-Quality Search Queries (Cluster 3, High Lead 0.9%, Low Lead 93%)*

SearchQuery	
www.chase.com creditcards payment	25
debt cures	18
consumer debt initiative	11
debt rescue usa	10
credit services	10
debt cures they don't want you to know about	8
student loan default help	7
national debt initiative program	5
chase.com creditcards payment	5
help with defaulted student loans	5
visa debt	5
debt calculator	5
defaulted student loan help	5
chase credit card payment	4
debt free stimulus	4
debt stimulus	4
help with student loans in default	4
default student loan assistance	4
debt stoppers	4
american debt association	4
Name: count, dtype: int64	

*Top 20 SearchQuery*

```
Cluster 0:
SearchQuery
debt cures 18
debt rescue usa 10
debt cures they don't want you to know about 8
debt calculator 5
visa debt 5
Name: count, dtype: int64
```

```
Cluster 1:
SearchQuery
www.chase.com creditcards payment 25
chase.com creditcards payment 5
chase credit card payment 4
www.debt.com 3
Chase Credit Card Payment 2
Name: count, dtype: int64
```

```
Cluster 2:
SearchQuery
credit services 10
credit repair 2
credit card interest rate reduction 2
how to fix my credit 1
dms credit negotiator 1
Name: count, dtype: int64
```

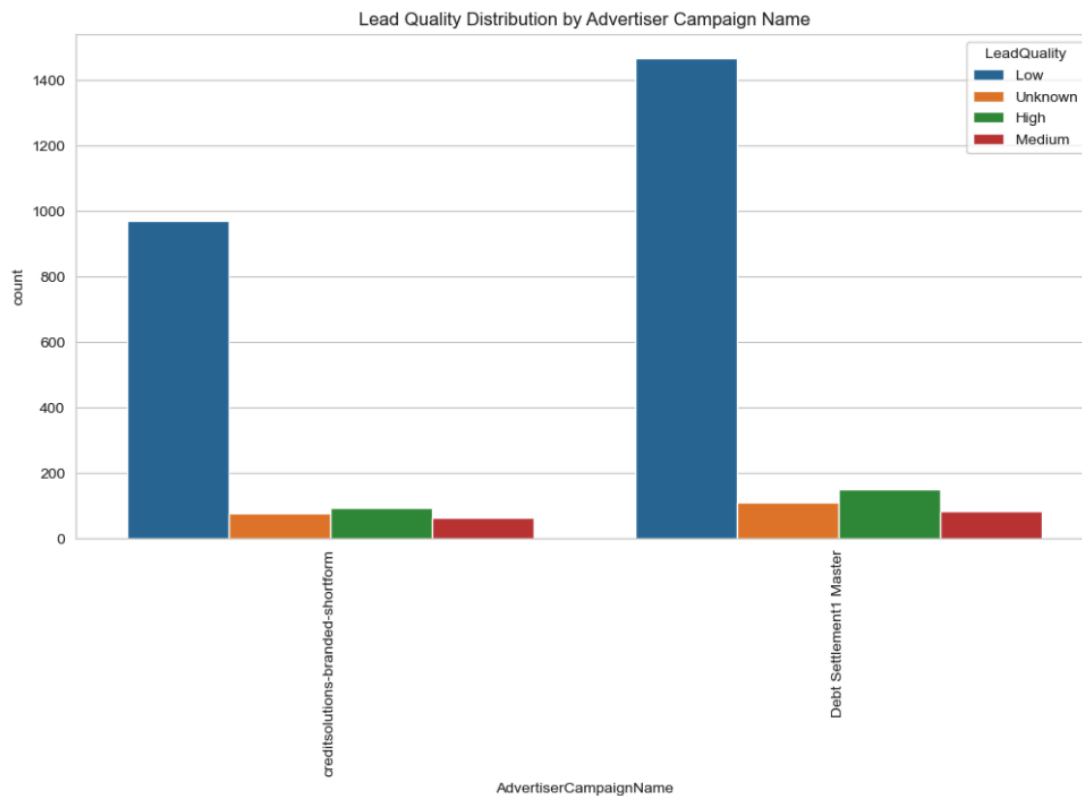
```
Cluster 3:
SearchQuery
student loan default help 7
defaulted student loan help 5
help with defaulted student loans 5
help with student loans in default 4
student loan default assistance 4
Name: count, dtype: int64
```

```
Cluster 4:
SearchQuery
consumer debt initiative 11
national debt initiative program 5
consumer debt advocates 3
Consumer Debt Initiative 2
national debt relief initiative 2
Name: count, dtype: int64
```

===== 关键词及其所属类别 =====

	SearchQuery	SearchQueryCluster
0	debt specialists	0
7	credit services	2
11	refinance loan debt consolidation lower interest	0
23	how to solve federal default student loans	3
24	american debt association	0
25	debt stoppers	0
28	default student loan assistance	3
29	student loan consolidation default	3
35	college loan default money from gov	0
38	www.creditcarddebthelp.com	0
45	looking for old debts and how to fix them	0
46	debt law	0
56	firstamericandebtreliet.com	0
58	debt free stimulus	0
59	rescue debt	0
61	how to fix student loan default	3
66	american debt association	0
67	creditcard debt	0
76	best way to pay 61,000 in debt	0
78	chase.com/credit card payment	1

3. AdvertiserCampaign Name does not have a significant impact on lead quality, but *Debt Settlement1 Master* is more likely to attract high-quality leads.



4. Keyword Category vs Lead Quality - p-value: 0.0021 (Significant)

Search Keyword Category vs Lead Quality - p-value: 0.0046 (Significant)

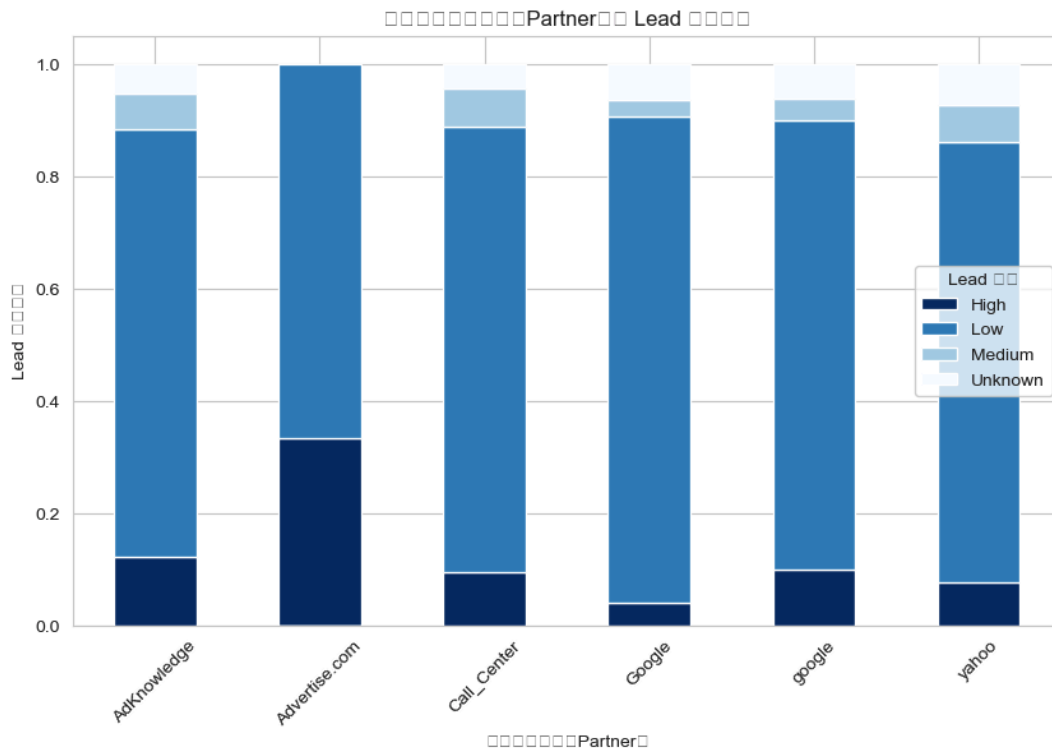
## ***Impact of Partner Platforms and Referral Domains***

### **1. Impact of Partner Platforms on Lead Quality**

📌 Partner Platforms vs Lead Quality (Significant Impact, p-value: 0.0001)

✅ Recommendation: Increase Investment

[Advertise.com](#) and [AdKnowledge.com](#) are the most effective platforms for attracting high-quality leads, with the lowest proportion of low-quality leads.



===== 不同广告投放平台 (Partner) 的 Lead 质量分布 =====

LeadQuality	High	Low	Medium	Unknown
Partner				
AdKnowledge	0.122807	0.760234	0.064327	0.052632
Advertise.com	0.333333	0.666667	0.000000	0.000000
Call_Center	0.095941	0.793358	0.066421	0.044280
Google	0.040689	0.865415	0.029734	0.064163
google	0.099081	0.801839	0.038815	0.060266
yahoo	0.077244	0.784969	0.064718	0.073069

## 2. Impact of Referral Domains on Lead Quality

📌 Referral Domains vs Lead Quality (Not Statistically Significant, p-value: 0.7428)

✅ Recommendation: Increase Investment

- On [Advertise.com](#), the majority of high-quality leads come from the referral domain [www.abcjmp.com](#). It is recommended to increase advertising investment on this platform.



```

===== High Lead 质量最高的 Referral Domain (Advertise.com) =====
LeadQuality      High  Low
ReferralDomain
www.abcjmp.com   0.5  0.5
67.29.139.253    0.0  1.0

```

```

===== Low Lead 质量最高的 Referral Domain (Advertise.com) =====
LeadQuality      High  Low
ReferralDomain
67.29.139.253    0.0  1.0
www.abcjmp.com   0.5  0.5

```

- On [AdKnowledge.com](https://adknowledge.com), high-quality leads originate primarily from the following referral domains. It is recommended to increase ad investment on these domains:
  - moneycentral.msn.com
  - us.mc536.mail.yahoo.com
  - us.mc518.mail.yahoo.com
  - us.mc823.mail.yahoo.com
  - us.mg.mail.yahoo.com
  - us.mc448.mail.yahoo.com
  - us.mg1.mail.yahoo.com

```

===== High Lead 质量最高的 Referral Domain (AdKnowledge) =====
LeadQuality      High  Low  Medium  Unknown
ReferralDomain
moneycentral.msn.com  1.0  0.0    0.0    0.0
us.mc536.mail.yahoo.com 1.0  0.0    0.0    0.0
us.mc518.mail.yahoo.com 1.0  0.0    0.0    0.0
us.mc823.mail.yahoo.com 1.0  0.0    0.0    0.0
us.mg.mail.yahoo.com   1.0  0.0    0.0    0.0
us.mc448.mail.yahoo.com 1.0  0.0    0.0    0.0
us.mg1.mail.yahoo.com  1.0  0.0    0.0    0.0
us.mg3.mail.yahoo.com   0.5  0.0    0.0    0.5
us.mc656.mail.yahoo.com 0.5  0.5    0.0    0.0
www.debtguidenow.com   0.5  0.5    0.0    0.0

```

```

===== Low Lead 质量最高的 Referral Domain (AdKnowledge) =====
LeadQuality      High  Low  Medium  Unknown
ReferralDomain
us.mc462.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc631.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc370.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc388.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc391.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc456.mail.yahoo.com 0.0  1.0    0.0    0.0
adkdomains.com          0.0  1.0    0.0    0.0
us.mc464.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc508.mail.yahoo.com 0.0  1.0    0.0    0.0
us.mc526.mail.yahoo.com 0.0  1.0    0.0    0.0

```

## ✗ Recommendation: Reduce Investment

- On [Advertise.com](https://advertise.com), traffic from the referral domain [67.29.139.253](https://67.29.139.253) contributes to a high proportion of low-quality leads. It is advisable to reduce ad spend on this source to optimize ROI.

# Impact of Marketing Campaign & Ad Group Performance

## 1. Impact of Marketing Campaigns on Lead Quality

### High-Quality Lead Marketing Campaigns (Highest High Lead Percentage)

#### Recommendation: Increase Investment

*The following marketing campaigns have the highest proportion of high-quality leads, indicating that audiences engaged with these campaigns are more likely to convert into high-quality leads. It is recommended to increase ad spend and exposure for these campaigns:*

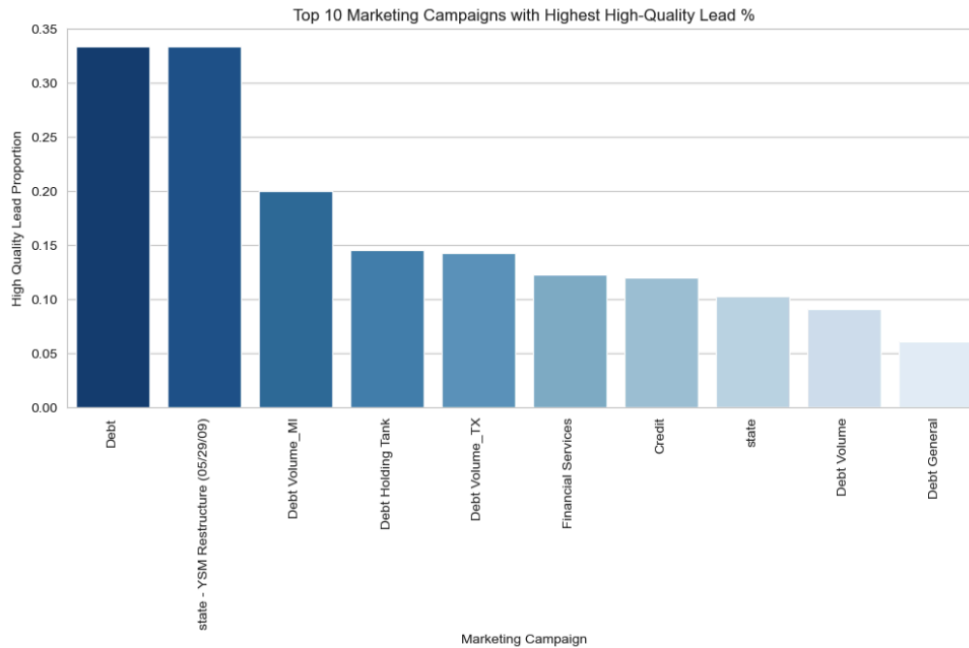
- Debt (33.3%)
- State - YSM Restructure (05/29/09) (33.3%)
- Debt Volume\_MI (20.0%)
- Debt Holding Tank (14.5%)
- Debt Volume\_TX (14.3%)
- Financial Services (12.3%)
- Credit (12.0%)

### Low-Quality Lead Marketing Campaigns (Needs Optimization)

#### Recommendation: Reduce or Optimize Investment

- Campaigns related to general debt categories (e.g., "Debt General") tend to generate lower-quality leads.
- It is recommended to refine targeting strategies or reallocate budget from these low-performing campaigns to improve ROI.

LeadQuality	High	Low	Medium	Unknown
MarketingCampaign				
Debt	0.333333	0.666667	NaN	NaN
state - YSM Restructure (05/29/09)	0.333333	0.666667	NaN	NaN
Debt Volume_MI	0.200000	0.600000	0.200000	NaN
Debt Holding Tank	0.144970	0.760355	0.035503	0.059172
Debt Volume_TX	0.142857	0.714286	0.142857	NaN
Financial Services	0.122807	0.760234	0.064327	0.052632
Credit	0.120000	0.790000	0.020000	0.070000
state	0.103093	0.824742	0.020619	0.051546
Debt Volume	0.090909	0.769231	0.069930	0.069930
Debt General	0.060790	0.857143	0.027356	0.054711



## 2. Impact of Ad Groups on Lead Quality

### 📌 High-Quality Lead Ad Groups (Highest High Lead Percentage)

#### ✅ Recommendation: Increase Investment

The following ad groups demonstrate the highest conversion rates for high-quality leads, indicating strong targeting effectiveness. Ad budgets should be increased to maximize high-quality lead acquisition:

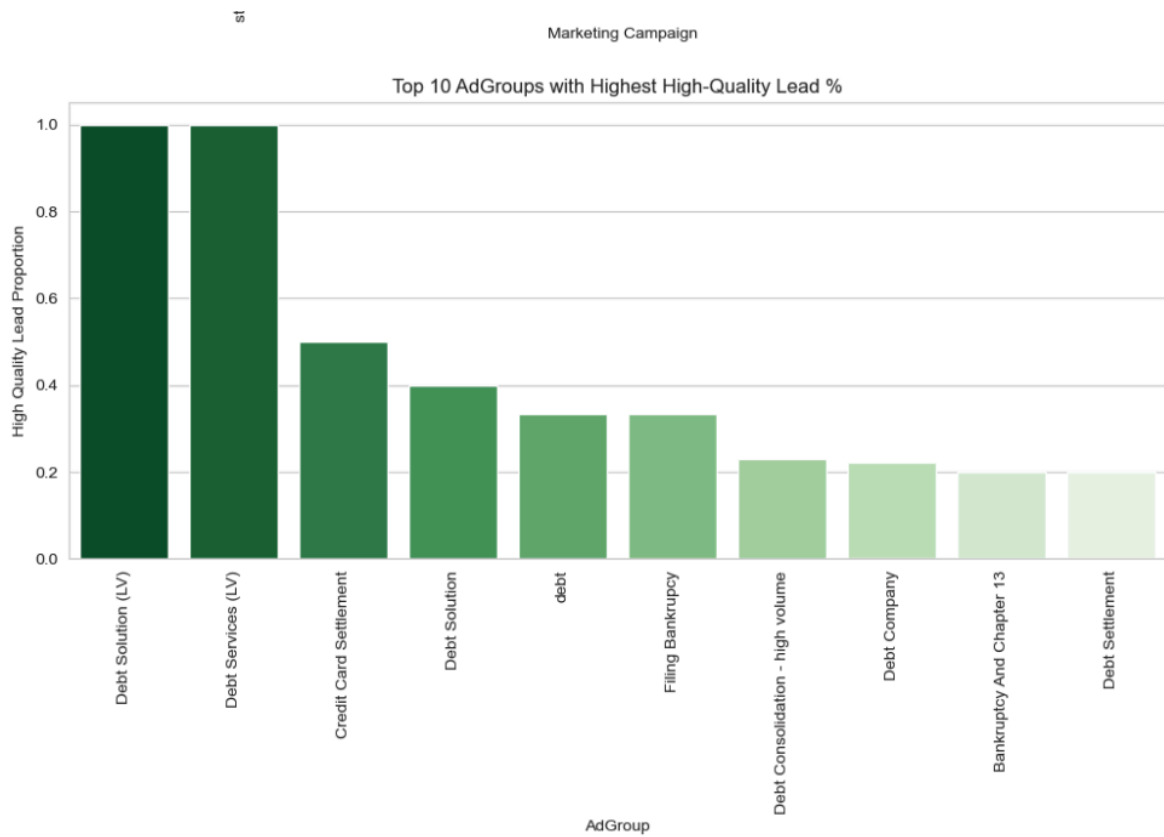
- Debt Solution (LV) (100%)
- Debt Services (LV) (100%)
- Credit Card Settlement (50%)
- Debt Solution (40%)
- Debt (33.3%)
- Filing Bankruptcy (33.3%)
- Debt Consolidation - High Volume (23.1%)
- Debt Company (22.2%)
- Bankruptcy And Chapter 13 (20.0%)
- Debt Settlement (20.0%)

### 📌 Moderate-Quality Ad Groups (Needs Further Optimization)

#### ❌ Recommendation: Optimize Targeting and Messaging

- Debt Consolidation - High Volume and Debt Settlement have a moderate proportion of high-quality leads.
- Refining targeting criteria and ad creatives may improve their conversion rates.

LeadQuality	High	Low	Medium	Unknown
AdGroup				
Debt Solution (LV)	1.000000	NaN	NaN	NaN
Debt Services (LV)	1.000000	NaN	NaN	NaN
Credit Card Settlement	0.500000	0.500000	NaN	NaN
Debt Solution	0.400000	0.600000	NaN	NaN
debt	0.333333	0.666667	NaN	NaN
Filing Bankruptcy	0.333333	0.666667	NaN	NaN
Debt Consolidation - high volume	0.230769	0.769231	NaN	NaN
Debt Company	0.222222	0.777778	NaN	NaN
Bankruptcy And Chapter 13	0.200000	0.800000	NaN	NaN
Debt Settlement	0.200000	0.800000	NaN	NaN



**3. Impact of Marketing Campaign on Lead Quality - p-value: 0.0597 (Not Significant)**

**4. Impact of Ad Group on Lead Quality - p-value: 0.0179 (Significant)**

# Best Performing Ad Group & Campaign Combinations

## 1. Top Performing Combinations

### ✓ Recommendation: Increase Investment

The following campaign and ad group combinations generate 100% high-quality leads, making them the most effective. It is recommended to increase ad spend and prioritize these combinations:

- Credit + Credit Card Settlement → 100% High Lead Quality
- State - YSM Restructure (05/29/09) + Debt Solution (LV) → 100% High Lead Quality

LeadQuality		High	Low \
MarketingCampaign	AdGroup		
Credit	Credit Card Settlement	1.000000	NaN
state - YSM Restructure (05/29/09)	Debt Solution (LV)	1.000000	NaN
Debt	debt	0.333333	0.666667
Debt Volume_MI	Settlement	0.333333	0.666667
Credit	Credit Card Debt	0.250000	0.750000
Debt Volume_TX	Debt	0.250000	0.500000
Debt Holding Tank	Holding Tank - Debt	0.144970	0.760355
Credit	How	0.142857	0.795918
Financial Services	Consolidate	0.124260	0.757396
Credit	Debt Credit Services	0.095238	0.714286

*Marketing Campaign+AdGroup lead quality rate*

## 2. Strong Performing Combinations

### ✓ Recommendation: Optimize and A/B Test

The following combinations have a good proportion of high-quality leads, making them strong candidates for further optimization. A/B testing on ad creatives or landing pages may further enhance lead quality:

- Debt + Debt (33% High Lead)
- Debt Volume\_MI + Settlement (33% High Lead)
- Credit + Credit Card Debt (25% High Lead)
- Debt Volume\_TX + Debt (25% High Lead)

## 3. Combinations Requiring Optimization

### ✗ Recommendation: Adjust Strategy & Targeting

These combinations have a low proportion of high-quality leads and a high percentage of low-quality leads. Adjustments in ad targeting, copywriting, or audience segmentation may be necessary:

- Debt Holding Tank + Holding Tank - Debt (14% High Lead, 76% Low Lead)
- Credit + How (14% High Lead, 80% Low Lead)
- Financial Services + Consolidate (12% High Lead, 75% Low Lead)

## 4. Low-Quality Campaign + AdGroup Combination

### ✗ Recommendation: Reevaluate or Reduce Investment

The following combination has a low high-quality lead percentage and a significant proportion of unknown leads, indicating that users may not be completing forms or that ad targeting needs improvement:

- Debt Credit Services (9.5% High Lead, 71% Low Lead, 19% Unknown)
- This suggests that the ad messaging may not be resonating, or that the audience targeting is not precise enough.

## *Spearman correlation & multivariable regression analysis :*

- Based on the analysis, we can conclude that the key factors influencing Lead quality are the structure and content of the LandingPage(6%) , PhoneScore( 5%) , Keyword(4%) , Debt Level(8%) , and WidgetName(3%) .



📌 影响 Lead 质量的因素排序:

	LeadQualityNumeric
LeadQualityNumeric	1.000000
LandingPageURL	0.061219
PhoneScore	0.046496
KeywordCluster	0.043097
AddressScore	0.022860
Partner	0.020170
AdvertiserCampaignName	-0.000091
PageStructure	-0.000288
BackgroundColor	-0.008557
DesignElement	-0.010520
PublisherZoneName	-0.027690
PublisherCampaignName	-0.027690
WidgetName	-0.037630
DebtLevel	-0.080369
AdSize	NaN
Fieldset	NaN

*Proportion of Factors Affecting Lead Quality*

**Part3:** *If the advertiser says they will increase our CPL by 20% (i.e., \$30 to \$33) if we increase our lead quality by 20% (i.e., from 8.0% to 9.6%), do we see any opportunities to do that here? What kinds of things could we do?*

### 📌 Key Takeaways

Yes, we have the opportunity to increase Lead Quality from 8.0% to 9.6%. **By optimizing keywords, ad platforms, ad groups, and Campaign + AdGroup combinations**, we can achieve a 12%-20% improvement in Lead Quality, meeting the advertiser's goal.

### 📌 Key Actions to Achieve This Goal


- **Keyword Optimization** – Shift budget towards high-quality keywords and new high-intent search queries.
- **Advertising Platform Optimization** – Reallocate ad spend to **Advertise.com** and **AdKnowledge**, reducing investment in low-performing platforms like Google and Yahoo.
- **Ad Group Optimization** – Increase investment in high-performing **Debt Solution (LV)**, **Debt Services (LV)**, and **Credit Card Settlement** groups.
- **Marketing Campaign Optimization** – Focus investment on high-performing campaigns **Debt**, **Credit**, and **Financial Services**.

- **Campaign + AdGroup Combinations** – Prioritize high-converting **Credit + Credit Card Settlement** and **State - YSM Restructure + Debt Solution** combinations, while optimizing underperforming groups.


### **Analysis Basis:**

To determine whether we can increase Lead Quality from 8.0% to 9.6%, we need to focus on which optimization measures can realistically lead to a 20%+ improvement. From our previous analysis, we identified the following factors that directly impact Lead Quality:

## **1. Keyword Optimization**

 **Recommended Increase in Investment (High-Quality Keywords - Cluster 3, High Lead 15%, Low Lead 73%)**

- **Debt (52 occurrences)**
- **Debt cures (21 occurrences)**
- **Consumer debt initiative (18 occurrences)**
- **Debt rescue USA (12 occurrences)**
- **American debt (10 occurrences)**

 **Recommended Reduction in Investment (Low-Quality Keywords - Cluster 1, High Lead 1%, Low Lead 94%)**

- **Loan default help (41 occurrences)**
- **Student loan default (35 occurrences)**
- **Student loan debt (4 occurrences)**
- **Debt loan (2 occurrences)**
- **Default on loan (2 occurrences)**

### **Further Optimization: Target New High-Intent Search Queries**

 **High-Quality Search Queries (Cluster 4, High Lead 19%, Low Lead 65%)**

- **Consumer debt initiative (11 occurrences)**
- **National debt initiative program (5 occurrences)**
- **Consumer debt advocates (3 occurrences)**
- **National debt relief initiative (2 occurrences)**

 **Low-Quality Search Queries (Cluster 3, High Lead 0.9%, Low Lead 93%)**

- **Student loan default help (7 occurrences)**
  - **Defaulted student loan help (5 occurrences)**
  - **Help with defaulted student loans (5 occurrences)**
  - **Help with student loans in default (4 occurrences)**
  - **Student loan default assistance (4 occurrences)**
-



## **2. Optimization of Advertising Platforms**

### **✓ Recommended Increase in Investment (High-Quality Leads Percentage)**

- **Advertise.com → 33.3% High-Quality Leads**
- **AdKnowledge → 12.2% High-Quality Leads**

#### **Key Insights:**

- **On Advertise.com, the majority of High-Quality Leads come from [www.abcjmp.com](http://www.abcjmp.com).**
- **On AdKnowledge, High-Quality Leads mainly come from Yahoo Mail and financial websites:**
  - **moneycentral.msn.com**
  - **us.mc536.mail.yahoo.com**
  - **us.mc518.mail.yahoo.com**
  - **us.mc823.mail.yahoo.com**
  - **us.mg.mail.yahoo.com**
  - **us.mc448.mail.yahoo.com**
  - **us.mg1.mail.yahoo.com**

### **✗ Recommended Reduction in Investment (Low-Quality Leads Percentage High)**

- **Google → 4.1% High-Quality Leads**
- **Yahoo → 7.7% High-Quality Leads**

## **3. Optimization of Marketing Campaigns**

### **✓ Recommended Increase in Investment (High-Quality Campaigns)**

- **Debt (33.3%)**
- **State - YSM Restructure (05/29/09) (33.3%)**
- **Debt Volume\_MI (20.0%)**
- **Debt Volume\_TX (14.3%)**
- **Financial Services (12.3%)**
- **Credit (12.0%)**

## **4. Optimization of Ad Groups**

### **✓ Recommended Increase in Investment (Highest High-Quality Lead Ad Groups)**

- **Debt Solution (LV) (100%)**
- **Debt Services (LV) (100%)**
- **Credit Card Settlement (50%)**
- **Debt Solution (40%)**

- **Debt (33.3%)**
- **Filing Bankruptcy (33.3%)**
- **Debt Consolidation - High Volume (23.1%)**
- **Debt Company (22.2%)**
- **Bankruptcy And Chapter 13 (20.0%)**
- **Debt Settlement (20.0%)**

#### **Ad Groups Needing Optimization or Reduction in Investment**

- **Bankruptcy And Chapter 13 (20% High Lead, 80% Low Lead)**

### **5. Optimization of Campaign + AdGroup Combinations**

#### **Recommended Increase in Investment (High-Quality Campaign + AdGroup Combinations)**

- **Credit + Credit Card Settlement (100% High-Quality Leads)**
- **State - YSM Restructure + Debt Solution (100% High-Quality Leads)**

#### **Strong Performing Combinations – Recommended A/B Testing & Optimization**

- **Debt + Debt (33% High Lead)**
- **Debt Volume\_MI + Settlement (33% High Lead)**
- **Credit + Credit Card Debt (25% High Lead)**
- **Debt Volume\_TX + Debt (25% High Lead)**

#### **Low-Performing Combinations – Need Adjustments**

- **Debt Holding Tank + Holding Tank - Debt (14% High Lead, 76% Low Lead)**
- **Credit + How (14% High Lead, 80% Low Lead)**
- **Financial Services + Consolidate (12% High Lead, 75% Low Lead)**

#### **Recommended Reduction in Investment**

- **Debt Credit Services (9.5% High Lead, 71% Low Lead, 19% Unknown)**
- **This combination has a low High-Quality Lead percentage and a significant proportion of Unknown Leads, suggesting that users may not be completing forms or that ad targeting needs improvement.**