

# Paid Search Marketing Winner

## Beating the Big Four

Agency: UM Australia and Reprise Media

Client: ING Direct

### Strategy

UM Australia and Reprise Media's task was to decrease ING Direct's cost per application by 20% within 6 months (an effective reduction in average CPA of \$44.48) without compromising on quality or the number of completed applications.

### Tactics

Keywords such as 'best online savings account' and 'low interest rate home loans' and creative opportunities in which the big-four banks were lacking were discovered. Search terms were restructured into highly targeted campaigns, creating an opportunity to build out long-tail terms and to allocate budget to higher performing keywords, ultimately lowering CPC and CPA rates. To take advantage of lower average CPC's from mobiles and tablets as well as spikes in usage searches at given times of day, device-specific campaigns were built, spend around these key times was increased and the campaign correlated branded messaging with TVC's.

### Results

50,239 additional visitors were driven to ING Direct's site, with CPC's reducing by 19% on average 19% and CTR's increasing by 0.54% on average. 2,601 additional applications were achieved for the same media spend. In real-terms this equated to a cost saving of approximately \$105K per month (\$315K per quarter). Given the success of the campaign, the share of investment for search as a channel has subsequently increased from 40% of total media to 60% and continues to grow.

The screenshot shows the ING DIRECT website with a navigation bar (home, savings, everyday, home loans, business) and a search bar. The main content area is divided into several sections: Savings Accounts (Savings Maximiser, Term Deposits - Personal), Everyday Accounts (Orange Everyday, DIY Super Cash), Home Loans (Orange Advantage, Fixed Rate Loan), Business & Commercial (Business Optimiser, Term Deposits - Business), and Living Super (Launching Soon). There are also links to compare savings accounts, view commercial loans, and view interest rates. A sidebar on the right contains a contact us section, news, FAQ, and a link to the Australian Government's Bank Deposit Guarantee.

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The diagram shows a funnel representing the search process stages: DISCOVERY, CONSIDERATION, and PURCHASE. Text on the right explains the terms and associated costs:

- DISCOVERY:** GENERIC TERMS: These category head terms are the most expensive and competitive. Consumers generally begin their research process by searching broadly. **\$17.95**
- CONSIDERATION:** COMPARISON TERMS: In the shopping stage of the purchase decision process consumers evaluate the various alternatives and assess the value that each provides. **\$8.19**
- PURCHASE:** BRAND TERMS: By this point the searcher has established their evoked set & have specific brands in mind. They individually evaluate each alternative service provider. **\$0.43**

**My Savings goal** Click to find the savings account for you

- Save up for something specific
- Manage my day-to-day money
- Maximise my interest and live on my savings
- Maximise my savings for my super

**SAVINGS PRODUCTS**

- View and Compare Savings Products
- View Interest rates
- Brochures and forms

**HIGH INTEREST ACCOUNTS**

- Savings Maximiser
- Savings Accelerator
- DIY Super Cash

**TERM DEPOSITS**

- Personal Term Deposit
- DIY Super Term Deposit

**CALCULATORS**

- Regular savings calculator
- Term deposit calculator
- DIY Super at call calculator
- DIY Super fixed calculator

**I'm ready to apply**

Apply Online  OR Download form

**Can we help?**  
Call us on **1800 133 464**  
24 hours, 7 days a week

Deposits Gu  
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