



VAB - 2019

Taking Charge

How TV Drives Brand Consideration For Credit Cards



How TV Drives Brand Consideration & Intent Within The Credit Card Category

Credit cards is a highly competitive category within the financial sector with over 10 major brands collectively investing nearly \$1 billion in the TV marketplace annually to support their initiatives.

Although the category, as a whole, was up 14% in TV spend over the last 12 months vs. the prior 12 months, some brands have decreased their TV investment during this time period.

In this report, *Taking Charge*, we examine the TV spend of 14 major credit card brands over the last 24 months (September 2017 – August 2019) in relation to website traffic to understand what, if any, effect their TV investment had on brand consideration and intent.

Utilizing recognized and trusted third-party data monitoring and measurement providers such as Nielsen (TV spend) and Comscore (website traffic), we uncovered the following facts from our analysis:

- **86% of brands (12 out of 14) had a direct correlation** between TV spend and website traffic
 - In fact, several brands exhibited a very tight correlation between their shifts in TV spend and the variances in their website traffic
- Among the brands with a definitive correlation, those that increased their TV spend saw an **average increase of 2.2MM monthly unique visitors** to their website (i.e., potential new customers) and those that decreased their TV spend saw an **average decrease of 1.4MM monthly unique visitors**

This report serves as another proof point in our series of analyses that highlight the strong correlation between TV investment and consumer action throughout the purchasing funnel. To see similar analyses across other categories such as direct-to-consumer, automotive, bedding/mattresses and mobile apps, click [here](#) to visit the Insights page on the VAB website.

Credit Card Category Correlation Analysis: 14 Major Credit Card Brands Were Examined

For each company, we examined their TV spend and website traffic over the last 24 months (September 2017 – August 2019) to understand what, if any, effect their TV investment had on brand consideration and intent



Note: The brands included in this analysis have TV spend within the credit card category per Nielsen AdIntel and their branded website is measured in Comscore

'Total Universe' Findings: A Definitive Correlation Between TV Spend & Website Traffic

12 of the 14 Credit Card brands (86%) analyzed exhibited a direct correlation between TV spend & website traffic
(Sep '17 – Aug '18 vs. Sep '18 – Aug '19)

12 Brands

9 Brands Were  In Both TV Spend & Monthly Unique Visitors
3 Brands Were  In Both TV Spend & Monthly Unique Visitors



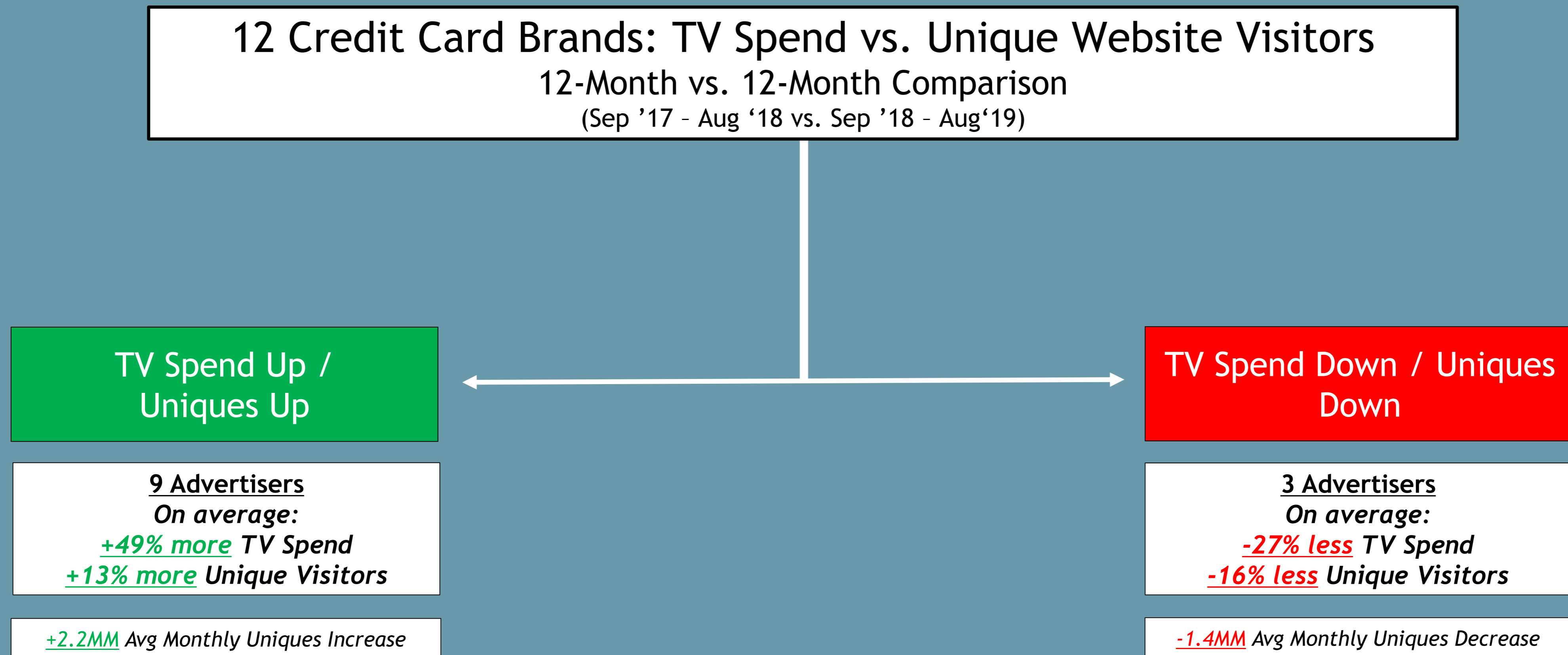
2 Brands

Lack of correlation between TV Spend & Monthly Unique Visitors



Topline Findings: TV Spend Impact On Credit Card Brands With A Definitive Correlation

Shifts in credit card brands' TV spending aids in increasing, or decreasing, website traffic





A Tight **Positive Correlation** Exists Between TV Spend And Website Traffic For Credit Card Brands That Increased Their TV Investment

TV Spend Up, Website Traffic Up

(12-Month vs. 12-Month Comparison: Sep '17 - Aug '18 vs. Sep '18 - Aug '19)

Avg Monthly TV Spend (000):

				
Sep '17 - Aug '18:	\$2,505	\$14,577	\$192	\$15,572
Sep '18 - Aug '19:	\$3,761	\$16,095	\$271	\$15,969

% Difference:

+50% **+10%** **+41%** **+3%**

Avg Monthly Unique Visitors (000):

Sep '17 - Aug '18:	1,317	32,200	2,510	39,396
Sep '18 - Aug '19:	2,082	34,262	3,048	43,913

% Difference:

+58% **+6%** **+21%** **+11%**

Avg Monthly Unique Visitors Increase (000):

+764 **+2,062** **+537** **+4,518**

Additional Examples Of Brands That Saw A Spike In Web Traffic With Increased TV Spend (Each With 2MM+ Monthly Unique Visitor Growth)

TV Spend Up, Website Traffic Up
(12-Month vs. 12-Month Comparison: Sep '17 – Aug '18 vs. Sep '18 – Aug '19)

Avg Monthly TV Spend (000):



Sep '17 - Aug '18:	\$19,741	\$159	\$39	\$186
Sep '18 – Aug '19:	\$38,825	\$1,148	\$647	\$1,073

% Difference: **+97%** **+622%** **+1,573%** **+477%**

Avg Monthly Unique Visitors (000):

Sep '17 - Aug '18:	27,941	2,702	9,833	16,984
Sep '18 – Aug '19:	31,808	5,179	12,388	19,363

% Difference: **+14%** **+92%** **+26%** **+14%**

Avg Monthly Unique Visitors Increase (000): +3,868 +2,477 +2,555 +2,379

Source: VAB analysis of Nielsen Ad Intel data, TV spend (national cable TV, national broadcast TV, Spanish language broadcast TV, Spanish language cable TV, spot TV, syndication TV), September '17 - August '19 (calendar months). VAB analysis of Comscore mediametrix multiplatform media trend data; total audience (Desktop P2+, Mobile 18+), September '17 - August '19 (calendar months). TV spend based on parent company level expenditures except for Citi.

Conversely, A Tight **Negative Correlation** Exists Between TV Spend And Website Traffic For Credit Card Brands That Decreased Their TV Investment

TV Spend Down, Website Traffic Down

(12-Month vs. 12-Month Comparison: Sep '17 - Aug '18 vs. Sep '18 - Aug '19)

Avg Monthly TV Spend (000):



Sep '17 - Aug '18:

\$11,462

\$5,515

\$13,684

Sep '18 - Aug '19:

\$10,515

\$3,948

\$7,848

% Difference:

-8%

-28%

-43%

Avg Monthly Unique Visitors (000):

Sep '17 - Aug '18:

16,493

5,585

3,649

Sep '18 - Aug '19:

14,625

4,298

2,559

% Difference:

-11%

-23%

-30%

Avg Monthly Unique Visitors Decrease (000):

-1,868

-1,287

-1,090

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