



OpenSky

A Case Study on Driving Online Credit Card Applications through Google Ads





About OpenSky

OpenSky® (a division of Capital Bank, N.A.) is **one of the leading secured credit card providers in the nation** with the OpenSky Secured Visa® Credit Card.

They help users build credit as they work towards achieving their financial goals, a process that begins with a simple online application.

The Challenge

OpenSky engaged Upgrow to **help drive online applications through Google Ads** and scale the program efficiently.

We were also tasked with creating conversion focused ads, creatives and landing pages in order to improve conversion rates.

The Solution

01 | Extensive
Keyword
Research

02 | High
Converting
Landing Pages

03 | Display Ads
Discovery Ads
Video Campaigns

We helped OpenSky get started through **extensive keyword research** and structured their campaigns according to keyword themes for better bid and budget control. Within these campaigns, we employed Single Keyword Ad Group (SKAG) structure to help build strong Quality Score and relevance through tailored text ads.

For landing pages, we built out **high converting landing pages** on Unbounce to have greater development agility and we used Google Optimize to continually run A/B landing page experiments to improve conversion rates.

We initially started off with a paid search program, but have expanded the engagement to running **display, discovery as well as video campaigns** on YouTube.

The Results

Campaign Performance

100%

Increase in Applications

21%

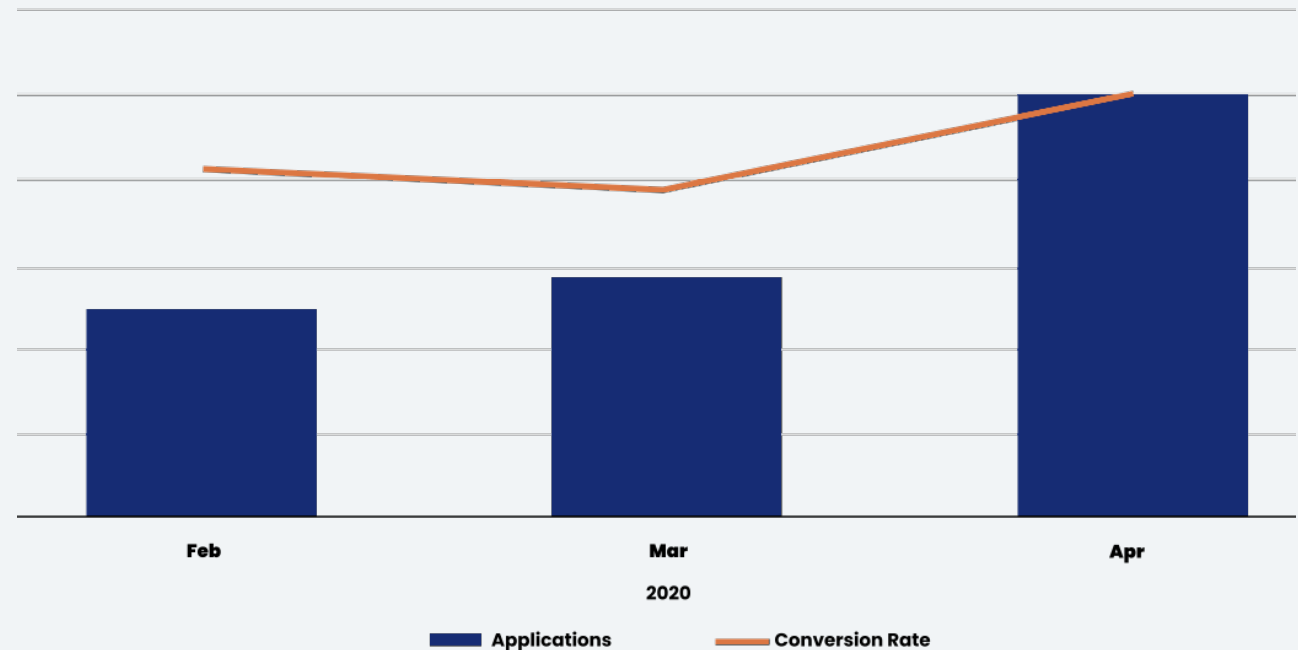
Improvement in Conversion Rates

3

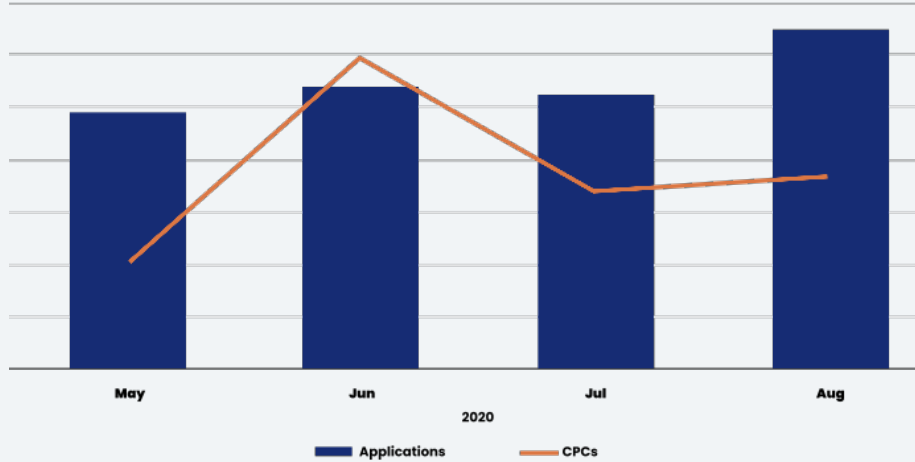
All within the first three months!

Users of a secured card provide a security deposit as the basis for their credit line. The availability of stimulus funds made it possible for many Americans to open a secured card account. Expanding our strategy into additional channels allowed us to not only continue speaking with consumers who indicated an interest, it also helped OpenSky expand their brand to get in front of additional eligible potential customers.

Applications and Conversion Rates



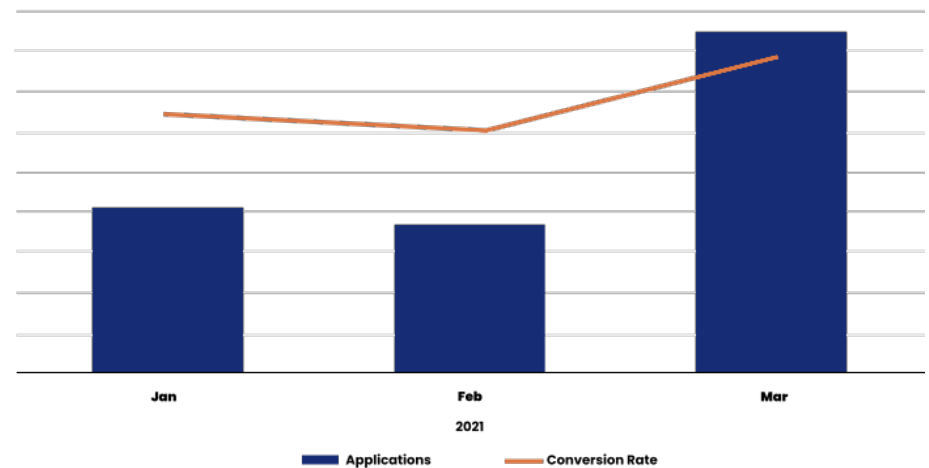
Applications and CPCs



We also capitalized on the increased interest by adjusting ads, landing page content and bids which across all of these initiatives worked together to increase applications by 32% while maintaining a good CPC/efficiency level.

We further scaled the program through 2021 increasing applications by 109% with conversion rates improving by 21%. Again, we wanted to maximize the opportunity of the economic environment by scaling application volume significantly.

Applications and Conversion Rates



The Results

Landing Page Performance

21%
Improvement in
Conversion Rates

Our landing page A/B test against the homepage improved conversion rates by 21% with statistical significance.

Before

The 'Before' landing page features a blue header with the OpenSky logo and navigation links. The main content area has a dark blue background with the headline 'Build better credit NOW for more possibilities TOMORROW'. Below this, there are four columns of content: 'How it works', 'Credit Experience', 'Build Your Future Now', and 'Apply Now'. The page ends with a footer containing social media links and a copyright notice.

After

The 'After' landing page has a light blue background. The headline is 'The Card for Building Your Credit Today to Be Approved for Home and Auto Loans Tomorrow.' It features a 4.6 star rating and a 'Watch How a Secured Card Works' video player. Below the video, there are three columns of testimonials and a '3 Fast, Simple Steps to Building Your Credit...' section. The page concludes with a social proof section stating 'More Than 600,000 People I have Used OpenSky to Help Build Their Credit' and a final 'Apply Now' button.

The Testimonial



Upgrow has been an instrumental partner in the digital transformation of our marketing programs. **They provide invaluable strategic advice, great speed of execution and are growth experts in digital marketing.** We've seen tremendous growth in our business and look forward to doing more with them.

- Jessica Lasko, SVP Marketing - Digital, Direct & Brand



UPGROW

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