

Search Ads for Banks & Credit Unions

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Table of Contents

Pg 2 - Understanding User Intent in Search Queries for Banking Products and Services

Pg 4 - High Intent Targeting: Reach prospects who are actively researching financial services with the intent to purchase

Pg 5 - Understanding the Customer Journey Funnel in Banking and Financial Services

Pg 6 - Banks Should Focus Their PPC Budgets on High Commercial Intent Searches

Pg 7 - Categories of High Commercial Intent Searches

Pg 10 - Categories of Related Searches to Avoid

Pg 14 - Negative Keywords

Pg 16 - Account Structure: Tightly Aligned, Product Focused Adgroups

Pg 18 - Location Targeting

Pg 21 - Methodology for Targeting Affluent Locations

Pg 22 - Demographic Targeting

[About the Author](#)

Understanding User Intent in Search Queries for Banking Products and Services

When potential customers turn to search engines like Google to research banking products and services, their queries often reflect a clear and specific intent. For instance, a search for "best mortgage rates" or "credit union near me" or "business checking account offers" indicates a user who is not just casually browsing but is actively seeking information that could lead to a decision or action.

The image shows a Google search interface for the query "Business Checking account offers". The search bar includes the Google logo, the query text, and icons for voice search, image search, and a magnifying glass. Below the search bar, there are two sponsored search results and a section for related searches.

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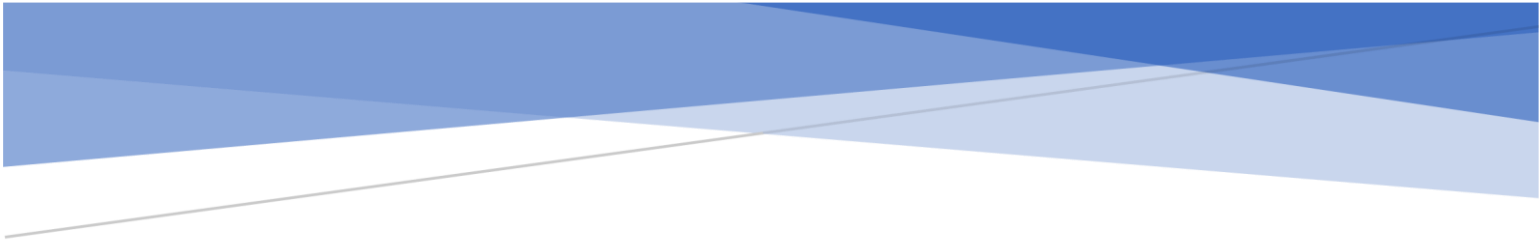
Related searches

- Business checking account offers online
- Best business checking account offers
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- chase business checking bonus \$1,000
- business checking account bonus wells fargo
- u.s. bank business account bonus
- best business checking account
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Identifying User Intent: The first step is to categorize the types of search queries. These often fall into informational, navigational, and transactional intents. Informational searches ("What is a fixed-rate mortgage?") are about learning, navigational ones ("Bank of XYZ login") are about finding a specific website, and transactional searches ("apply for a personal loan") indicate a readiness to take action or make a purchase.

Tailoring Content to Match Intent: Once the intent is identified, banks and financial institutions can tailor their online content to align with user needs. For instance, pages targeting informational queries should be educational and comprehensive, providing answers that build trust and authority. Pages targeting transactional queries should focus on ease of transaction, clear calls-to-action, and reassurance about security and reliability.

Keyword Research: Effective use of keyword research can greatly enhance the visibility of content, by making sure it is aligned with user intent. This involves optimizing for specific keywords that potential customers are using in their searches. Keyword research tools can help identify these terms, and content can then be optimized accordingly, considering factors like search volume and keyword difficulty.

Measuring Conversion Rates: Understanding the link between specific search queries and conversion rates is crucial. This involves tracking how often a query leads to a desired action, like filling out a loan application or opening a new account. Analyzing this data can provide insights into which types of content are most effective at converting searchers into customers.

Local SEO for Physical Branches: For searches with local intent like "credit union near me", optimizing for local SEO is key. This includes ensuring accurate and comprehensive listings on Google My Business and other directories, gathering positive reviews, and creating location-specific content.

Adapting to Search Trends and Algorithm Changes: Search patterns evolve, and so do search engine algorithms. Staying informed about these changes and adjusting strategies accordingly is essential for maintaining the effectiveness of search marketing efforts.

Leveraging User Intent Data for Personalized Marketing: Beyond SEO, understanding user intent can inform broader marketing strategies. For instance, data gathered from search queries can help in creating more personalized email marketing campaigns or targeted ads.

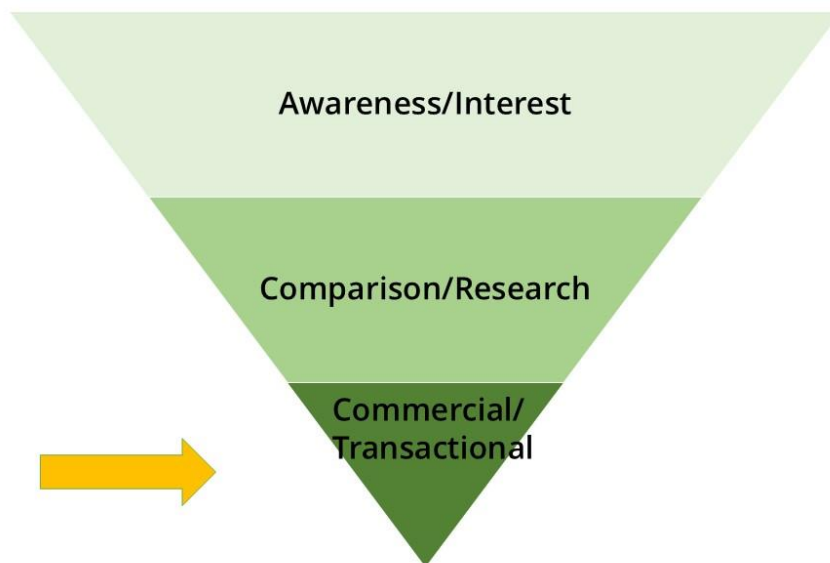
High Intent Targeting: Reach prospects who are actively researching financial services with the intent to purchase.

Unlike display ads or social media advertising, where messages are often seen by a broad audience, search ads are displayed to users based on their specific search queries. This means that when someone searches for terms like “best savings account rates” or “how to get a home loan”, banks can present their ads specifically to these high-intent users, increasing the likelihood of conversion.

Prospects often pass thru a series of phases, or a funnel before finally becoming a customer. Most search volume comes from people who are in the early phases and only passively interested. Many are just doing research and do not intend on purchasing in the near future.

Since you are only charged for clicks, you want to avoid appearing for searches that are not likely to be prospects. We do this by only appearing for Commercial and Transactional searches at the bottom of the funnel where you have a high level of commercial intent.

Conversion Funnel





Understanding the Customer Journey Funnel in Banking and Financial Services

In the banking and financial services sector, understanding the customer journey funnel is crucial for effective marketing. Prospects typically pass through a series of phases before they finally become customers. Notably, most of the search volume generated comes from individuals in the early stages of this funnel, who may only be passively interested. Many of these potential customers are in the research phase and do not intend to make an immediate purchase.

Awareness/Interest Stage: This is the top of the funnel where potential customers first become aware of a bank's products or services. During this phase, individuals are gathering basic information and may not have a specific intent to purchase. They might search for general terms like "types of savings accounts" or "how to invest money". Content aimed at this stage should be educational and awareness-building, focusing on providing valuable information rather than pushing for a sale.

As awareness turns to interest, searches might become more focused, such as "best high-interest savings accounts" or "investment options for beginners". Here, banks can start to introduce their offerings more directly, while still providing informative content that helps the prospect in their decision-making process.

Comparison/Consideration Stage: Prospects in the consideration stage are actively comparing different options. They might search for "Bank X savings account vs. Bank Y savings account". At this point, the content should be tailored to highlight the unique selling points of the bank's products, customer testimonials, and competitive comparisons.

Commercial/Transactional Stage: This is where the prospect shows a clear intent to purchase or sign up for a service. Searches might include terms like "apply for Bank X mortgage loan". Banks should focus on facilitating a smooth transaction process, providing clear instructions, and reassuring prospects about the security and benefits of their services.

Evaluation Stage: After showing intent, prospects evaluate their decision. They might seek

Addressing Early-Stage Prospects: For prospects in the early stages of the funnel, it's important to nurture their interest through regular engagement. This can be done through drip email



campaigns, retargeting ads, and providing progressively more detailed information as they move down the funnel.

Analyzing Funnel Performance: Regular analysis of how prospects move through the funnel can provide valuable insights. This involves tracking metrics at each stage and identifying areas where prospects drop off or where conversions are strong.

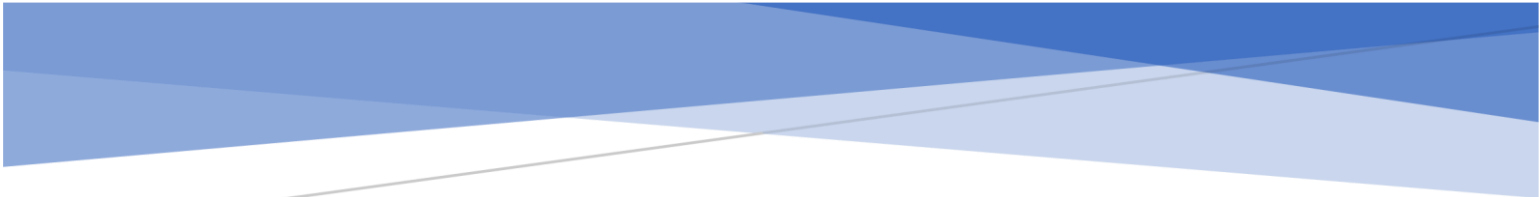
Banks Should Focus Their PPC Budgets on High Commercial Intent Searches

Given the pay-per-click (PPC) model of search advertising, where costs are incurred only when users click on an ad, it becomes crucial to target searches with high commercial intent. This approach ensures that advertising efforts are concentrated on prospects at the bottom of the funnel—those who exhibit a clear intent to purchase or sign up for a service.

Identifying High-Intent Keywords: The foundation of targeting high commercial intent is identifying and bidding on keywords that signal a readiness to engage in a financial transaction. Searches such as “apply for mortgage loan” or “open a savings account” indicate that the prospect is beyond the consideration phase and is looking to take action. Utilizing keyword research tools to pinpoint these high-intent phrases allows banks to direct their ad spend towards users most likely to convert.

Crafting Focused Ad Copy: Once high-intent keywords are identified, creating ad copy that directly addresses the prospect's intent is essential. The ads should clearly articulate the value proposition, incorporating phrases like “Apply Now,” “Get Started,” or “Instant Approval” to attract users ready to take the next step. The ad copy should also reassure prospects about the ease of the process, the security of their information, and any support available to guide them through the application.

Optimizing Landing Pages for Conversion: The effectiveness of high-intent search ads is significantly influenced by the quality and relevance of the landing pages to which they direct users. These pages should be optimized for conversions, featuring a straightforward application process, clear and concise information about the product or service, and strong calls to action (CTAs). Providing reassurance through security badges, customer testimonials, and FAQs can also help reduce any last-minute hesitations.



Using Negative Keywords to Filter Out Low-Intent Searches: An effective strategy to avoid appearing for low-intent searches is the use of negative keywords. By identifying and excluding terms that are unlikely to result in conversions, banks can prevent their ads from showing up for queries made by users who are merely seeking information or are in the early stages of the funnel. This not only saves on ad spend but also increases the campaign's overall efficiency.

Categories of High Commercial Intent Searches

Here are examples of commercial or transactional search terms that you should target for a checking account offer....

1. Targeting Action-Oriented Terms

Action-oriented search terms are direct indicators of a user's readiness to engage with banking services. These terms often include verbs like "open" or "apply," signifying an immediate intent to take action. By prioritizing terms such as "open bank account online" or "apply for a checking account," banks can capture the attention of users who are already in the decision phase of their customer journey. Campaigns targeting these keywords should focus on simplifying the application process, highlighting the ease of opening an account online, and reducing any perceived barriers to action.

Banks should ensure their ad copy directly addresses the user's readiness to act, highlighting the simplicity, speed, and convenience of their online application process. Landing pages linked to these ads must streamline the user journey, minimizing friction and providing clear, immediate pathways to account opening.



Commercial Intent/Action Oriented



Search Term	Avg. monthly Google searches
open bank account online	33,100
open checking account online	8,100
apply for checking account online	6,600
new bank account offers	6,600
setting up bank account online	1,600

2. Local Intent Searches

Search terms with local intent reveal users seeking banking services within a specific geographic area. Phrases like “banks near me with free checking” and “free checking accounts in Chicago” combine the desire for a checking account with the preference for a local provider.

Strategies for Targeting: Optimizing for local search requires banks to include location-specific keywords in their ad campaigns and ensure their local listings (e.g., Google My Business) are up to date. Ads and landing pages should emphasize the bank's local presence, including details about nearby branches, local community involvement, and location-specific offers.

Targeting these searches requires banks to optimize for local SEO, ensuring their branches and local offers are prominently displayed in search results. This might involve creating location-specific landing pages or using geo-targeted ad campaigns to attract potential customers within specific regions or cities.

 **Local Intent** 

Search Term	Avg. monthly Google searches
banks near me with free checking	3,600
free checking account near me	1,900
local banks with free checking	320
free checking accounts Chicago	300
banks in my area with free checking	160

3. Focusing on Product Features

When search queries include both the product and specific key features, it signals a well-informed user with clear expectations. Examples such as “high rate checking account” and “high yield bank account” demonstrate the searcher’s interest in not just any checking account but one that offers a competitive interest rate. Targeting these terms allows banks to match their product’s unique selling points directly with the user’s requirements. The key is to tailor ad copy and landing pages to emphasize these features, thereby aligning with the searcher’s intent and differentiating the bank’s offerings from competitors.



Matching Product & Features



Search Term	Avg. monthly Google searches
high rate checking account	4,400
high interest bank accounts	1,900
high yield bank accounts	1,600
best high yield checking accounts	1,000
high yield checking	880

Banks targeting these terms should focus their ad copy and landing pages on the specific features and benefits that match the user's search intent. Highlighting competitive interest rates, unique account features, and how they stand out from other offerings can effectively capture the interest of prospects seeking particular account attributes.

Categories of Related Searches to Avoid

While targeting high-intent search terms is crucial for the success of digital marketing campaigns, equally important is the strategy to avoid terms that are unlikely to lead to conversion. These can drain advertising budgets without yielding returns. Below are categories of search terms that banks should consciously avoid in their PPC campaigns:

1. Vague or Low-Intent Searches

Searches that are vague or lack clear intent often lead to low conversion rates. Examples like “internet bank account” or “online checking” are too broad and may not necessarily represent users ready to open an account.

Strategies for Avoidance: Utilize negative keywords to exclude broad or generic terms. Focus on more specific, high-intent keywords that clearly indicate a readiness to take action.

 **Vague or Lacking Intent** 

Search Term	Avg. monthly Google searches
checking account	40,500
internet bank account	33,100
free checking account	22,200
online checking account	9,900
online checking	2,900

2. Informational Searches Lacking Purchase Intent

Many users conduct searches for research or informational purposes without an immediate intent to purchase. Terms such as “joint bank account” or “best bank account for teens” often fall into this category.



Informational/Research



Search Term	Avg. monthly Google searches
best checking accounts	22,200
joint bank account	12,100
transferring money between banks	4,400
best business bank accounts for llc	4,400
best bank account for teens	2,400
rewards checking account	1,300

Strategies for Avoidance: Identify and exclude terms that are predominantly informational, especially if your current campaign is aimed at immediate conversions. Tailor content marketing efforts separately to address these queries without using PPC budgets.

3. Related but Inappropriate Searches

Ads might inadvertently appear for searches that, while related to banking, do not align with the specific campaign goals or product offerings. Examples include “deposit checks online” and “bank account bonus” which might attract users with different interests than those targeted.

Strategies for Avoidance: Use negative keywords to filter out searches that are tangentially related but not directly beneficial to the campaign. Regularly review search terms reports to identify and exclude irrelevant queries.

Related but Inappropriate

Search Term	Avg. monthly Google searches
deposit checks online	4,400
bank account bonus	3,600
return check fee	3,600
order bank checks	1,300
bank checks online	1,000
direct deposit cards	1,000

4. Mismatched Feature Searches

It's crucial to ensure that the features users search for match those of the advertised product. If your checking account includes fees, ads should not appear for searches including terms like “free checking account.”

Strategies for Avoidance: Explicitly exclude terms that contradict your product's features, such as “free” if your account includes fees. This helps in targeting users whose expectations align with what you offer, improving the chances of conversion.



Features that are not included



Search Term	Avg. monthly Google searches
free checking account	22,200
online bank account free	14,800
free bank account no deposit	3,600
banks with free checking	2,400
best free checking accounts	2,900
free checking account no deposit	1,600

Negative Keywords

Negative keywords play a crucial role in optimizing search advertising campaigns in the banking sector. Their strategic implementation helps avoid wasted budget on irrelevant or low-intent clicks, ensuring that advertising efforts are concentrated on attracting and converting potential customers.

Importance of Negative Keywords

Preventing Irrelevant Ad Appearances: Including “free” as a negative keyword, for example, ensures that ads for banking products, which may involve fees, do not appear in searches where users are explicitly looking for free options. This alignment between the user's search intent and the ad content is crucial for campaign effectiveness.

Avoiding Searches with Competitor Brand Names: Users searching for specific competitors have a clear intent to engage with those brands. By adding competitor names to the list of negative keywords, banks can avoid wasting budget on clicks that are unlikely to convert and may occur out of user error or curiosity.

Negative Keywords..

"chase"
"wells fargo"
"capital one"
"bank of america"
"american express"

Search Term	Avg. monthly Google searches
chase bank open account	33,100
wells fargo checking account	27,100
capital one checking account	22,200
bank of america checking account	22,200
american express checking account	12,100

Refining Campaign Focus: A comprehensive list of negative keywords helps maintain the focus of advertising efforts on high-intent and relevant searches. This precision targeting minimizes wasted impressions and clicks, optimizing the campaign's return on investment (ROI).

Implementing Negative Keywords

Building Comprehensive Lists: Our firm maintains extensive lists of negative keywords, developed through ongoing analysis and refinement., or otherwise do not align with the targeted objectives of our campaigns.

Continuous Optimization: The process of identifying and implementing negative keywords is continuous. By regularly reviewing search term reports and campaign performance data, we identify new negative keywords to add, helping to further refine and focus our advertising efforts.

Customization by Campaign and Ad Group: Negative keywords are applied at both the campaign and ad group levels, allowing for granular control over ad placements. This tailored approach ensures that ads are matched as closely as possible with user intent, based on the specific products or services being promoted.

Avoiding Over-Exclusion: While negative keywords are invaluable for focusing ad spend, caution is exercised to avoid excluding too many searches. This balance ensures that opportunities to reach genuinely interested users are not missed due to overly broad exclusion criteria.



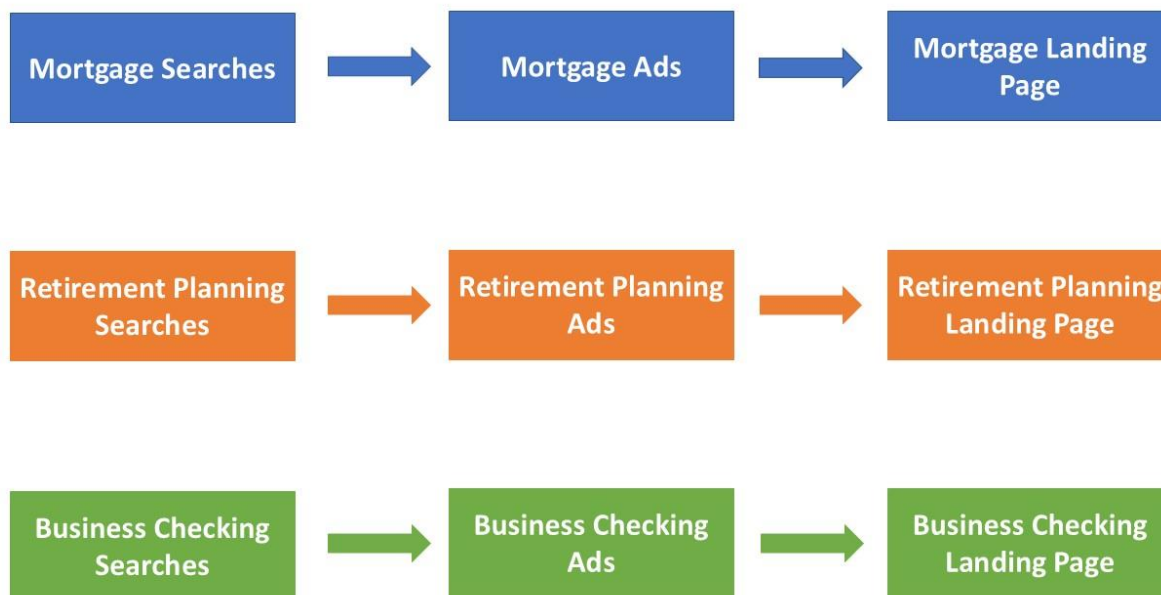
The Impact of Negative Keywords

The strategic use of negative keywords directly contributes to the efficiency and success of search advertising campaigns. By effectively excluding irrelevant or undesirable searches, banks can allocate their advertising budgets more effectively, targeting only those users most likely to convert. This leads to higher quality traffic, improved conversion rates, and an overall better ROI for the advertising spend.

Account Structure: Tightly Aligned, Product Focused Adgroups

Optimizing Conversion through Ad and Landing Page Alignment

A critical factor in the success of digital marketing campaigns, especially within the banking sector, is the alignment between advertisements and their corresponding landing pages. This alignment ensures that the message, product focus, and user expectations are consistent throughout the customer journey. By maintaining a clear and direct path from the search query to the conversion action, banks can significantly increase the efficiency of their marketing efforts. This section explores the importance of this alignment across various product lines, such as mortgages, retirement planning, and business checking accounts.



Principle of Alignment

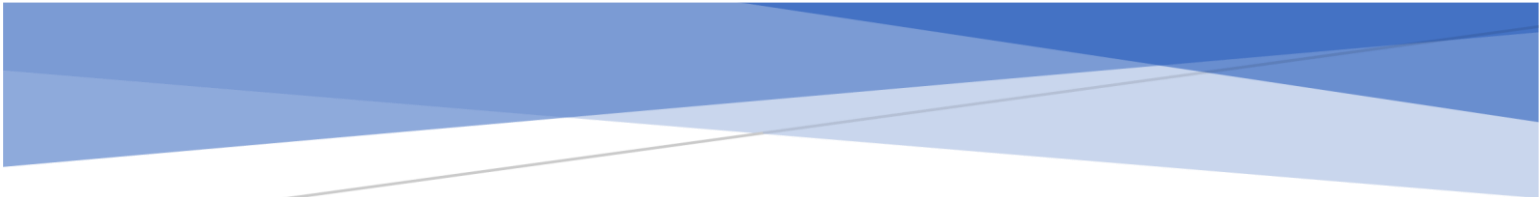
Consistent Messaging: The content and tone of the ad should seamlessly match that of the landing page. For instance, if a user clicks on an ad for a mortgage offer, the landing page should directly address mortgages, featuring relevant information, rates, and application processes.

Focused Product Lines: Each ad campaign should be centered around a single product line. This singular focus prevents confusion and ensures that the user is directed to a landing page that meets their specific intent, whether it's exploring mortgage options, retirement planning services, or business checking accounts.

Implementation Strategies

Dedicated Landing Pages: Create separate, dedicated landing pages for each product line. This ensures that users are directed to a page specifically designed to address their needs and encourages them to take the desired action, such as applying for a mortgage or opening a business checking account.

Keyword Alignment: Ensure that the keywords targeted in the ad campaign are prominently featured on the landing page. This reinforces the relevance of the page to the user's original search query and improves the quality score of the ad, potentially lowering cost per click (CPC) and enhancing ad placement.



Visual and Tonal Consistency: The look and feel of the landing page should reflect that of the ad, including the use of similar imagery, color schemes, and language style. This visual and tonal consistency helps reinforce the user's decision to click on the ad by providing a cohesive brand experience.

Clear Call-to-Action (CTA): The CTA on the landing page should be clear, compelling, and directly related to the ad that the user clicked on. For example, if the ad is for mortgage applications, the CTA should encourage the user to apply now, providing an easy and straightforward process to do so.

Benefits of Alignment

Improved User Experience: A consistent and focused message from ad to landing page simplifies the user's journey, making it easier for them to find the information they're seeking and take action. This positive experience can increase the likelihood of conversion and foster trust in the brand.

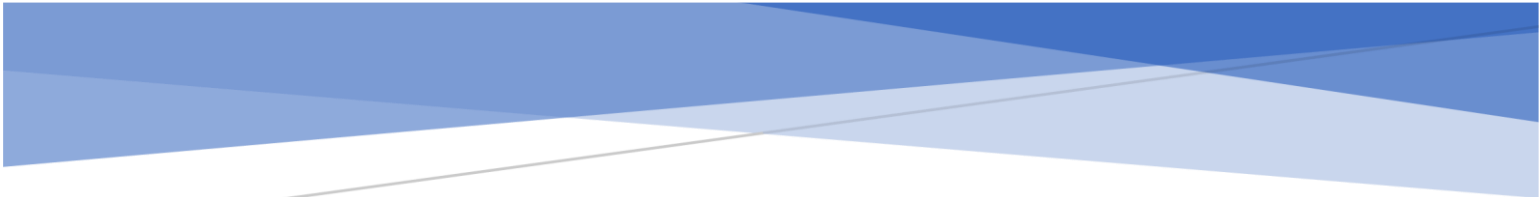
Higher Conversion Rates: When users find exactly what they're promised in the ad, they're more likely to engage with the content and complete a conversion action. This alignment directly impacts the campaign's effectiveness and ROI.

Enhanced Ad Performance: Search engines like Google reward relevancy through higher ad rankings and lower costs. By aligning ads with their corresponding landing pages, banks can achieve better ad performance, higher quality scores, and more efficient use of their advertising budget.

Location Targeting

National Targeting Strategies for Niche Banking and Financial Products

The financial services sector encompasses a wide array of niche markets, each with its distinct needs and preferences. By targeting niche banking and financial products nationally, institutions can cater to specific demographics, industries, or interests, leveraging specialized offerings to gain competitive advantages. This section delves into the strategic targeting of niche products, such as



industry-specific lending, real estate financing, affinity group products, and specialized insurance, on a national level.

Examples of Niche Targeting

Industry-Specific Lending: Tailoring lending products to specific industries, such as agriculture or construction, allows banks to address the unique challenges and opportunities within those sectors. By offering customized financial solutions, banks can attract businesses seeking partners who understand their industry's intricacies.

Real Estate-Focused Lending: Specialized lending products for different types of real estate, including multifamily housing and manufactured homes, cater to the specific needs of developers and homeowners in these markets. These products can include loans with tailored terms and rates that reflect the unique aspects of financing these types of properties.

Affinity Group Banking Products: Products designed for specific affinity groups, such as military personnel, retirees, or educators, can offer customized benefits, rates, and services tailored to the lifestyles and needs of these communities. This approach not only meets the unique financial requirements of these groups but also builds loyalty and trust.

Niche Insurance Products: Offering insurance products that cater to specific needs, such as commercial equipment insurance or occupational accident insurance, can fill gaps in the market where mainstream providers may not offer coverage. This specialization allows financial institutions to serve niche markets with high precision and effectiveness.

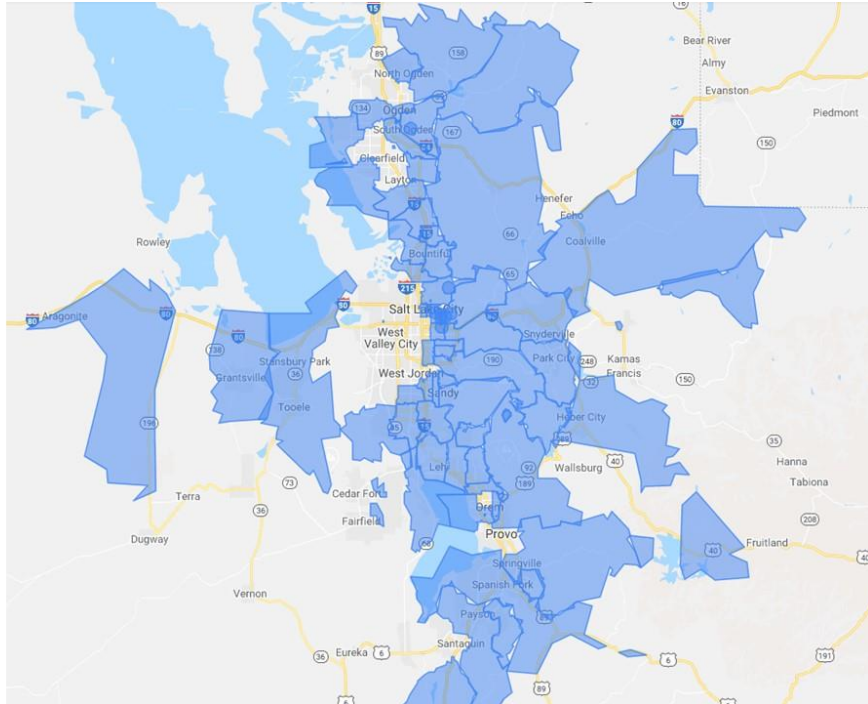
Geographic Targeting Strategies for Standard Banking Products

While niche banking and financial products may benefit from a national targeting strategy due to their specific audience, standard products like basic checking accounts or car loans often see greater success with a geographically focused approach. This section explores the rationale behind local targeting for these standard offerings and the advantages of utilizing detailed geographic criteria, such as county, city, radius, and zip code, for different types of offers.

Targeting Based on Geographic Criteria

County and City Targeting: For housing and credit-related offers, banks can target potential customers at the county and city level. This approach allows for customization of offers based on

local market conditions, regulatory environments, and housing trends, which can vary significantly from one area to another.



Radius Targeting: Targeting by radius is particularly effective for banks with physical branches. By setting a specific radius around each location, banks can ensure that their ads reach the most relevant audience, those who live or work within a convenient distance of a branch or ATM.

Zip Code Targeting: Offers unrelated to housing and credit can be targeted more granularly by zip code. This allows banks to focus their marketing efforts on specific neighborhoods or communities, tailoring their messaging to the demographics and preferences of those areas.

**Ads for housing and credit-related offers, and some other financial services can only target by county, city, and radius. Offers unrelated to housing and credit can also target by zip code, as shown in this example.*

Methodology for Targeting Affluent Locations

Data Integration: Combining geographic data with demographic and economic indicators such as income brackets and average home prices provides a detailed view of the potential market.

Zip Code	City/State	Miles from Office	% of Tax Returns in \$200K and up bracket	Zillow Avg Home Price Value	Bid Adjustment
84070	Sandy, UT	0	2%	\$316,000	28%
84093	Sandy, UT	4	9%	\$444,500	64%
84095	South Jordan, UT	5	8%	\$477,100	56%
84107	Salt Lake City, UT	6	2%	\$297,300	0%
84020	Draper, UT	6	12%	\$492,700	66%
84106	Salt Lake City, UT	9	3%	\$378,900	0%
84004	Alpine, UT	11	16%	\$634,600	54%

Zip Code Prioritization: Sorting zip codes by their proximity to the firm's office allows for a targeted approach that considers both the potential client's affluence and their likelihood to engage with a local service provider. Proximity increases the potential for in-person consultations, which can be a critical factor in the client's decision-making process for personal services like wealth management.

Customized Marketing Strategies: With a clear understanding of the target demographic's location and financial status, firms can develop customized marketing strategies. This might include tailored messaging that highlights the firm's expertise in managing wealth for affluent clients, personalized investment advice, and exclusive services that cater to the sophisticated needs of high-net-worth individuals.



Geographic Bid Adjustments

Geographic and Demographic Analysis: Start with a detailed analysis of geographic locations and demographic data to identify affluent zip codes within a desirable radius from the firm's office. This analysis should consider factors such as average income, home prices, and other indicators of wealth.

Bid Adjustment Framework: Develop a framework for bid adjustments that takes into account both the proximity and affluence of each zip code. The closer and more affluent a zip code is, the higher the bid adjustment should be. This approach allows firms to compete more aggressively for ad placements in areas with the highest potential return on investment.

Implementing Bid Adjustments: On advertising platforms, set bid adjustments for targeted zip codes or defined radii. Most platforms allow for incremental bid adjustments based on geographic targeting, enabling advertisers to increase or decrease their bids by a percentage for specific locations.

Demographic Targeting

Layering demographic targeting on top of keyword and location targeting allows firms to tailor their marketing messages to specific segments of the population, based on age, gender, income bracket, homeowner status, and education level. This sophisticated approach enables advertisers to not only reach users based on what they are searching for or where they are located but also who they are.

Identifying Target Demographics: Begin by analyzing your product or service to identify the most relevant demographics. For instance, retirement planning services may target older age brackets, while student loan refinancing might focus on younger adults with a certain level of education.

Layering with Keyword and Location Targeting: Combine demographic targeting with keyword and location strategies to refine your audience further. For example, target keywords related to "wealth management services" to high-income brackets in affluent zip codes, ensuring your ads reach individuals most likely to be interested in exclusive investment opportunities.

Other Targeting Options/Layers

- Age Bracket
- Gender
- Income Bracket
- Home Owner vs Renter
- Education Level
- Recent User Behavior/In-Market Audiences
- Website Visitors/Re-Marketing

About the Author [\[back to top\]](#)

Gregg Kellett has more than 20 years of experience in digital marketing and 17+ years of experience with Google Ads and Google Analytics. This includes 10+ years working for Bloomberg and 4 years for MarketResearch.com where he managed multimillion-dollar advertising budgets for both companies. He holds current Google certifications for Google Ads Search, Google Ads Display, and Google Analytics.

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