

CASE STUDY

Near Prime Consumer Lending

Improved Cost-Per-Funded Dollar Goal by 40%

Current Digital Channels Lacked Scalability,
Control Over Volume, and Precision Targeting



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CASE STUDY

Client Overview

- Leading Consumer Lending organization servicing the near prime sector nationwide.
- Prior marketing channels including Social Media and PPC.
- Cost-Per-Funded Dollar (CPFD) in digital channels is over 7%.
- 5% conversion rate in digital channels.
- Current Loan Amount Average of \$5,000.

Product

- Consumer Loans
- Sub Usury Rates by State

Target Market

- Near Prime Consumers

Client Challenges

Current digital channels lack scalability, control over volume, and precision targeting.

Seeking CPFD of 7% for Direct Mail channel, but no previous DM experience.



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Our Solution

Lending Science DM Turnkey Marketing:

- Proprietary response targeting and risk management system
- Multiple expert models that leverage our 50+ years experience managing customer credit risk
- Consumer installment loan market trending analysis
- ROI maximization algorithms based on precise campaign tracking, attribution, and measurement

The Results

- Increased conversion rate by 100% over digital channels - 10% conversion rate
- Increased loan amount by 50% - \$7,500 with more precision based marketing
- Exceeded CPFD goal by 40% - 4%
- Millions of names to target at these same metrics - highly targeted, scalable marketing



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ALL EARNINGS