

TikTok Performance Ads Creative Tips

Finance Industry

July 2023



Subjects of analysis

- **Selection period: March 30, 2022 - March 30, 2023**
- **Selection criteria: Japanese TikTok performance auction app install/web conversion ads for the finance industry with over 100,000 impressions and 20 conversions.**
To ensure fair data comparisons, the same placement settings, including Lowest Cost and no gender targeting, were selected while ensuring a set N value.
- **A total of 539 ad creatives targeting app installs and 600 targeting web conversions that met the above conditions were used in this analysis.**

Flow of analysis

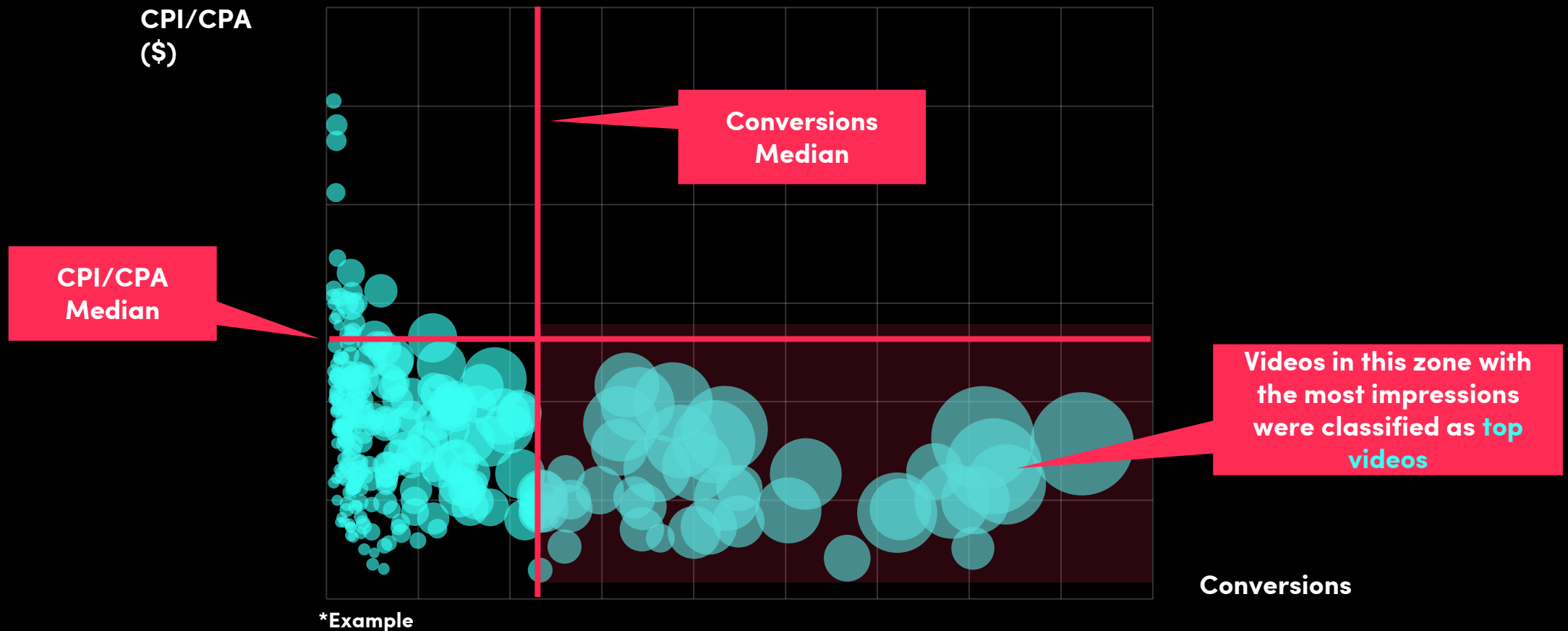
Step 1: What makes a winning creative?

Evaluation criteria for winning creatives

Using the videos analyzed as part of the study, we created a bubble chart with conversions on the x-axis, CPI/CPAs on the y-axis, and impressions represented by bubbles of varying sizes.

The median number of conversions was used to draw a reference line on the x-axis, and the median CPI was used to draw a reference line on the y-axis, resulting in 4 quadrants.

Videos in the bottom right quadrant were classified as winning creatives, while the videos with the most impressions were classified as **top videos**.

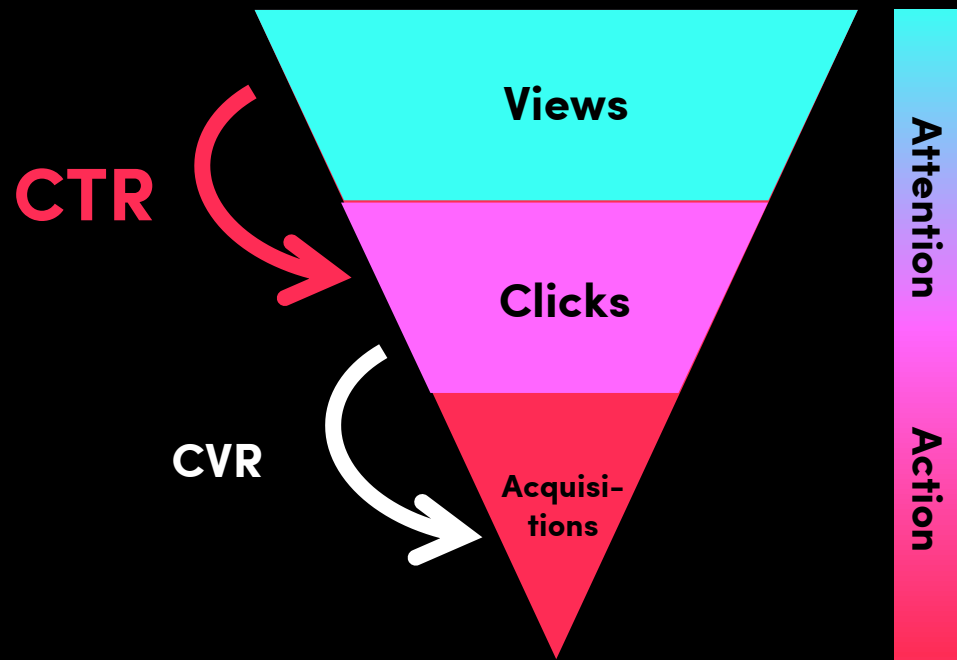


Flow of analysis

Step 2: Factor analysis – why are these videos effective?

Understanding the attention-grabbing elements of videos with CTRs

We tested to see what types of videos are more likely to be viewed and clicked on by users.



Flow from video views to acquisitions

App

Correlation coefficient of 6-Second View Rate and CTR

0.30

(Slightly positive correlation)

Web

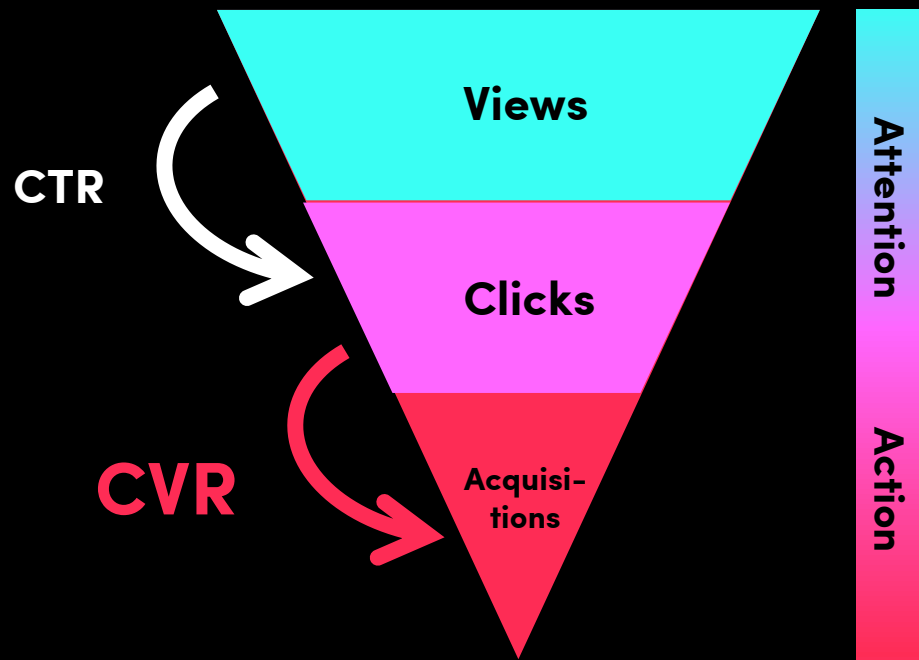
Correlation coefficient of 6-Second View Rate and CTR

0.31

(Slightly positive correlation)

Using CVRs to understand what drives action

We tested to see what types of videos are more efficient at driving user acquisitions.



Flow from video views to acquisitions

App

Correlation coefficient of
CVR and CPI

-0.49

(Strong negative correlation)

Web

Correlation coefficient of
CVR and CPI

-0.52

(Strong negative correlation)

Apps

#1 FX

*Ads for credit cards, card loans, and other permitted financial products and services including investments, insurance, and fintech fall under the restricted industries category and are subject to restrictions (e.g., targeting allowed only for ages 20 and up). Please refer to the [TikTok Ads Policy](#) for more details.

NICE



Top Video Trends

Top video trends

"I tried it" videos



Showing how a beginner can start using an FX app through an "I tried it"-style video.

Showing multiple benefits



Opening with a UGC-style hook before promoting multiple selling points, e.g., "free to use," "playable elements," and "learning FX basics through manga."

Vlog-style video creatives + Showing how it works



Opening with a Vlog-style video creative, then showing users how to navigate FX using the app's UI.

Skit-style presentations



Using a skit to promote a service's multiple selling points through a conversation with a girlfriend.

Many videos tend to start with UGC-style elements before giving a beginner-friendly look at the app's UI and showcasing the user experience along with the service's multiple benefits. Of these, many ads emphasized the app's user-friendliness, including those showing the experience of FX trading in games.

Factors that contribute to a good CTR

1 Video presentation

Videos with UGC-style creatives perform well.

4 Everyday scenes at the start

Videos featuring slice-of-life scenes, often seen in organic posts, have slightly better CTRs.

2 App navigation scenes

Videos showing how investments are made using the actual app UI perform well.

5 Voiceovers/BGM

98% of videos feature background music.
Videos featuring female voiceovers perform well.

3 People appearing in videos

TikTok videos without showing faces but using hand gestures to point at a phone screen tend to perform well.

Factors that contribute to a good CVR

1 Showing emotions (negative vs. positive)

Videos that show positive emotions from start to finish perform better than videos that reflect negatively on the theme or topic.

2 Showing the target audience

Videos with target-specific expressions at the start perform well. In particular, specific expressions that convey a sense of dispelling anxiety or lowering hurdles are effective.

3 Appealing to lower hurdles

Incorporating 4 or more hurdle-lowering appeals in a video is effective.

4 Campaigns (incentives)

96% of videos have no promotional solicitation; campaign promotions appear to have no impact on CVR.

5 Showing authority

Showing authority or influence level by citing user satisfaction rates or business volume, etc., is effective.

6 Service names

Videos that show the name of the service at the end perform well.

Web

#1 Credit cards

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Top Video Trends

Top video trends

Product showcase-style presentation



Videos that include recommendations like "the best credit cards to use," or "a credit card I'm glad I used."

Rich video presentation



Rich commercial-style videos featuring popular TikTok creators.

Image slideshow presentation



Simply composited videos that combine image slides and voiceovers.

Vlog-style presentation



Videos that combine vlog-style video production and introduce the credit card's merits.

Factors that contribute to a good CTR

1 Showing people

Videos in which people appear but their faces aren't shown perform the best.

2 Elements that evoke real-life usage scenarios

Showing scenes that evoke real-life situations like dining out or paying for purchases is effective.

3 Showing visuals of the credit card

Videos that show visuals of the credit card are effective.

4 Voiceovers/BGM

The presence or absence of background music has almost no effect on CTR. Videos with voiceovers have a good CTR.

5 CTA

Videos with arrows at the end that prompt the user to action are effective.

Factors that contribute to a good CVR

1 Showing the benefits of applying

Showing 3 or more benefits of applying is effective.

6 Establishing the target audience

Specifying the target audience in the opening is effective.

2 Campaigns

Campaigns with limited-time promotions are effective.

7 Landing page type

Landing page content that is first personalized with the use of surveys or diagnostics and then connects to introducing a service is the most effective.

3 Video presentation

Videos showing a list of benefits or vlog-style videos are effective.

8 Landing page first impressions

Regarding landing page first impressions:
Landing pages that primarily show people or visuals of the card perform well.

4 Video format

Videos posted as rich TV commercials can still expect results.

9 Landing page length

Ensure that the landing page is neither too short nor too long; 11-15 scrolls is recommended.

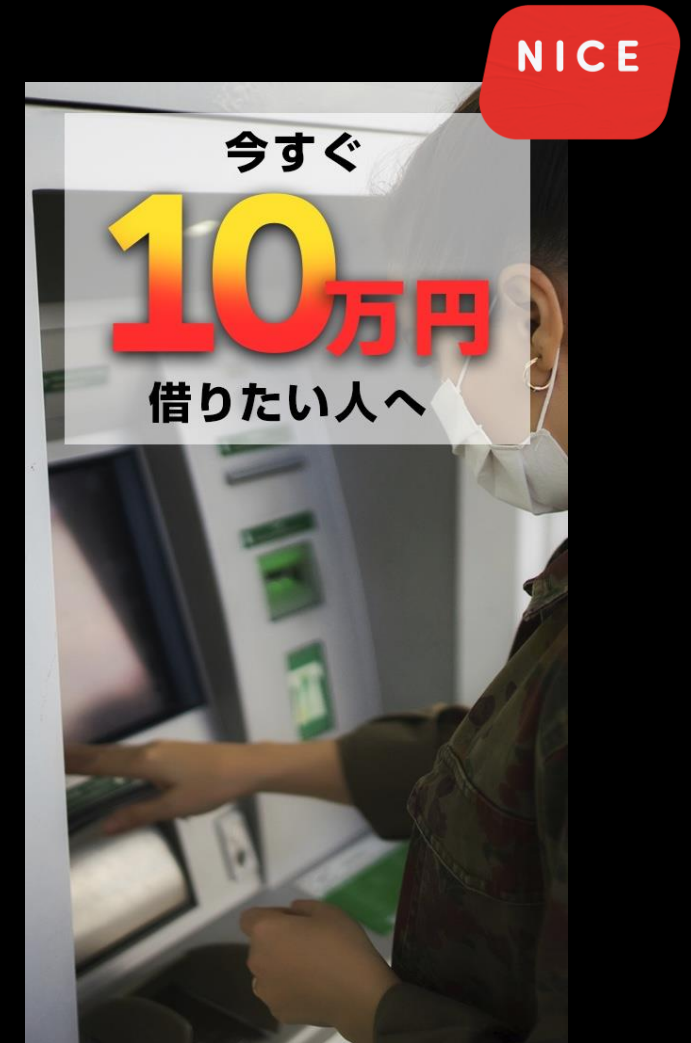
5 Showing emotions (negative vs. positive)

Videos that convey the benefits of the service in a positive manner from start to finish perform well.

Web

#2 Card loans/Small loans

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Top Video Trends

Top video trends

Showing the actual process of using a service



Identifying a specific target audience at the start with expressions like, "For anyone who needs to borrow 100,000 Yen right now" before introducing the service. Showing someone actually borrowing money at an ATM or on a smartphone screen at the end of a video.

Creator introductions



Videos in which a creator introduces an issue (shopping too much or needing money) and then demonstrates multiple times how the service can address those needs.

Using animations



Videos that show multiple points of value using animated slides.

Many videos focus on showing actual scenes of people accessing financial assistance. Creator introduction-style videos and videos that use animations to show a list of the service's benefits also perform well.

Top videos

The target audience is identified at the start, with the actual borrowing process shown in detail during the second half.

Establish the target audience



Identifying a specific target audience from the outset with expressions like, "For anyone who needs to borrow 100,000 Yen right now."

Service name



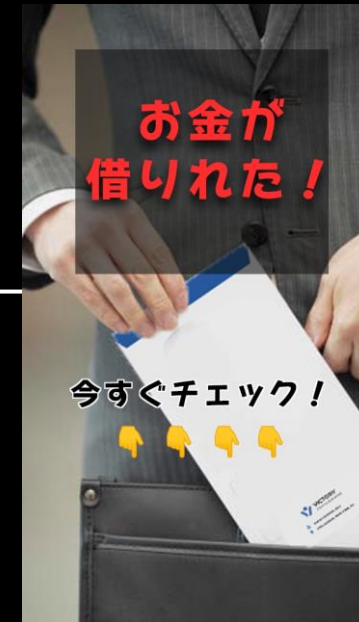
"The secret is..." Display the service name.

Loan application scenes



Introduce the loan application steps while showing a web video.

Actual borrowing scenes



Show envelopes, account balances, etc., and successfully completed loans.

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Top videos

A bilingual creator presents the problem in question and then introduces the service.

A bilingual creator introduces the service using a hook at the beginning like, "This is so easy to use when shopping."

From there, the ad presents multiple hurdle-lowering points, like the short time it takes to borrow money, or repayments being made with an app.

Point 1 Use creators

Point 2 Present a relatable situation at the beginning

Point 3 Present multiple points that lower the hurdles to borrowing



Top videos

Show multiple benefits of the service using animations

Identify the target audience at the beginning with phrases like, "Find the card loan that's right for you."

From there, present multiple benefits, such as the speed of applying, interest rates, or credit limits.

At the end, use a CTA with arrows to prompt downloads.

Point 1 Specify the target audience in the opening

Point 2 Present multiple benefits of the service

Point 3 Use animations



Factors that contribute to a good CTR

1 Use of imagery

Videos that effectively use imagery to make viewers think about the issue at hand are believed to be more effective.

2 People appearing in the video

Videos that introduce the service and show a person's face perform well.

3 Loan application scenes

Videos that show specific application scenes after at least 11 seconds are effective.

4 Identifying issues and establishing the target audience

Videos that identify the target audience with a statement that evokes two or more issues from the outset are effective.

5 Voiceovers/BGM

Videos with no background music that feature voiceovers perform well. Videos featuring female voiceovers perform well.

Factors that contribute to a good CVR

1 Video format

Videos that show images instead of slide shows are more effective.

4 Scenes of actual loans being made

Videos that show scenes of actual borrowing with the account balances on a smartphone screen are effective.

2 Appeals to lowering the hurdles associated with applying

Incorporating 3 or more hurdle-lowering appeals in a video is effective.

5 Using direct call-outs

Including an effective call to action for the viewer at the beginning of a video is effective.

3 Showing how long it takes to apply

Showing how quick and easy the review and application processes are is effective.

6 Campaigns

Although the sample sizes may be small, campaigns are estimated to have a positive effect on CVR.

Factors that contribute to a good CVR

7 Service name

Videos that show the name of the service at the end perform well.

10 Using celebrities on the landing page

Landing pages featuring celebrities perform well.

8 Landing page type

Although comparison sites are the most common, landing pages presenting detailed articles that need to be read carefully have the best CVR.

11 Showing how long it takes to apply and borrow on the landing page

It is effective to show how easy and quick the review and application processes are on the landing page.

9 Landing page first impressions

Landing pages designed to catch people's attention by featuring text or images of people are effective.

12 Landing page length

Ensure that the landing page is not too long; 10 or fewer scrolls is recommended.

Summary of Overall Video Trends

Summary of overall video trends

- Regardless of the industry, **using recorded imagery is recommended** over slideshows.
- In the **credit card industry**, which is increasingly turning to branding ads, even placing TV commercials as they are can deliver results. What's more, the timing of the appearance of the service's name has no particular impact.
- **Exclusive to the card loan industry**, it is recommended that specific issues be mentioned at the beginning of a video, along with a person's face.
- In the **FX and credit card industries**, where **scenes of actual service and product usage should be considered essential**, including people without showing their faces is a recommended method to easily boost performance.
- **Outside of the credit card industry**, few campaigns are being conducted.
- With the **FX industry** and its relatively new financial services, demonstrating authority is important.
- In the **card loan and credit card industries**, the inclusion of indirect scenes that remind users of their own feelings is recommended.



Thank you!

 TikTok for Business

