

# Performance Marketing Report

*For Banking and Financial Services*

Q3 2024 EDITION

## Special Stories

- **The Measurement Blueprint:** Enabling Success in Holistic Search
- **Mastering Fragmented User Journeys:** The Art of Multi-Touchpoint Content Strategy

### About iQuanti's Quarterly Report for Digital Marketers

*This guide arms marketers with data and insights on the latest industry trends, key performance indicators, acquisition trends, as well as challenges and opportunities across digital channels.*



# Foreword

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Reflecting on the year so far, there are a few key technology and consumer behavior trends shaping the digital marketing landscape:

**AI results in search is evolving as players experiment to find the sweet spot of balancing result quality and commerce.**

Google has reduced AI Overviews in search results, likely to stabilize quality amidst accuracy concerns, but demonstrated their continued commitment by starting testing of paid and shopping ads in it. Other players are forging ahead as well, like SearchGPT, the Open AI search product, being beta released.

**Google remains on strong growth trajectory in core search, with continued focus on user searchability.**

**GenZ and Millennials drive growth of video content, as consumer journeys expand to a world beyond search and become more multi-platform.**

YouTube growth is driven by CTV watch time and its dominance as the top streaming platform, and younger audiences even seek financial advice on the platform. TikTok and Instagram average daily user minutes now exceed linear TV minutes.

**This multi-platform world presents new challenges on measurement, the walled gardens across platforms making the task of stitching performance views harder.**

Techniques to establish impact of investments in video, content in general and influencers across platforms, is a key priority for marketers to justify ROI and business cases for investments.

In this edition of the iQuanti Quarterly we dive deeper into these key trends and more, offering our insights on how they will shape performance marketing.



**Vish Sastry Rachakonda**  
Founder & CEO, iQuanti

# Q3 2024 - Key Performance Marketing & Acquisition Trends Highlights

## Evolution of Search & AI:

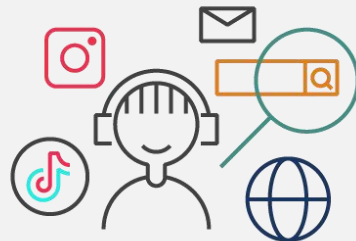
Google has dropped % of AI Overview results as it polishes its approach. But interest in AI Overviews and user-generated content are expected to continue.

Meanwhile Google's core search, both organic and paid, remains robust, with key algorithm and feature updates underway.



## Gen Z's Shift to Social Media for Search:

Gen Z is rewriting the rules of online search, favoring TikTok and Instagram over traditional search engines. This shift is transforming online discovery for this generation.



## Google's Cookie Reversal and Its Impact:

Google's pause on the deprecation of third-party cookies, after years of delays, was anticipated. This decision highlights ongoing challenges with alternative solutions like Privacy Sandbox.



## Economic Shifts Impacting Consumer Behavior:

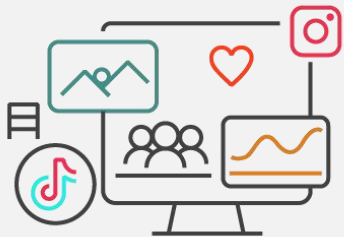
Amidst declining confidence and rising unemployment, consumer spending and customer balances defy the odds. Indicators suggest a potential stabilization in credit performance.



# Q3 2024 - Key Performance Marketing & Acquisition Trends Highlights

## TikTok Defies Odds: U.S. User Engagement Soars as Platform Expands

TikTok's resilience against regulatory challenges underscores its strong commitment to its vast U.S. user base. With high user engagement and a new app launched to rival Instagram, it continues to dominate as the preferred platform for a younger audience.



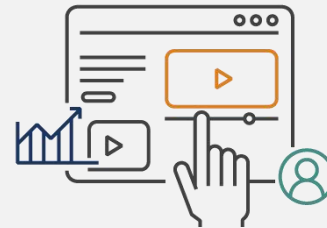
## Reddit's Growth Story – Users and Ad Revenue Surge With Key Partnerships:

Reddit's continued growth in users and ad revenues underscore its importance in the digital ecosystem. Driven by key collaboration with Google and exclusive partnerships with major sports leagues, Reddit remains a powerful platform for engaging niche audiences and delivering impactful marketing results.



## Surge of Video in User Journey and Engagement:

Video content has strong presence and engagement across multiple platforms including search, resulting in significant user engagement and search traffic. This is driven primarily by GenZ and Millennials, with close to 50% using short form video to discover new products.



## Special Stories



### Unified Measurement for Search Success:

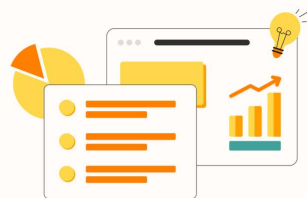
Integrated measurement is key to a successful holistic search strategy, providing a unified view across organic and paid channels. [Read more](#)



### Multi-Touchpoint Content Strategy:

User journeys are more fragmented than ever, and multi-touchpoint content strategy is a must, with targeted content, rich media usage, and platform expansion. [Read more](#)

# Contents



## Performance Marketing Platforms Updates

6



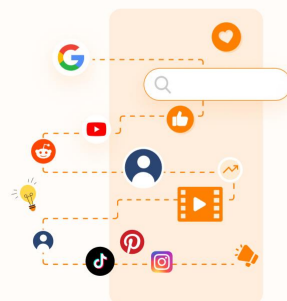
## Special Story: The Measurement Blueprint: Enabling Success in Holistic Search

22



## Financial Services Performance Marketing Updates

28



## Special Story: Mastering Fragmented User Journeys: The Art of Multi- Touchpoint Content Strategy

33



# Performance Marketing Platforms Updates



# Google Continues Solid Growth. AI Remains Priority and Poised to Test Search and Shopping ads.

- Alphabet’s revenue rose by 14% to \$85 billion, with Google Search & Other advertising earning \$48.5 billion last quarter, driven by growth in Retail and Financial Services.
- Positive trends continue with the rollout of AI Overviews, leading to increased search usage and user satisfaction, particularly among younger users aged 18 to 24.
  - Phillip Schindler, Alphabet’s SVP and Chief Business Officer, announced that search and shopping ads will ‘soon’ be tested within the AI Overviews section.



IMPACT

Marketers should capitalize on the growth in Google Search advertising, particularly in Retail and Financial Services, by optimizing content for younger users and preparing for AI-integrated ad formats. As AI Overviews gain traction, creating in-depth and rich media content and experimenting with new ad placements will offer a competitive advantage.

	Q2 2023	Q2 2024	YoY Growth
Revenue	\$74.6B	\$84.7B	13.59%
Google Search Ads revenue	\$42.6B	\$48.5B	13.80%
Google Network revenue	\$7.9B	\$7.4B	-5.17%
YouTube Ad revenue	\$7.7B	\$8.7B	13.02%
Other revenues (including YouTube TV & Music Premium)	\$8.1B	\$9.3B	14.37%
Traffic acquisition costs (TAC)	\$12.5B	\$13.4B	6.78%

“We are seeing that ads appearing either above or below AI Overviews continue to provide valuable options for people to take action and connect with businesses.”

Sundar Pichai  
CEO, Alphabet



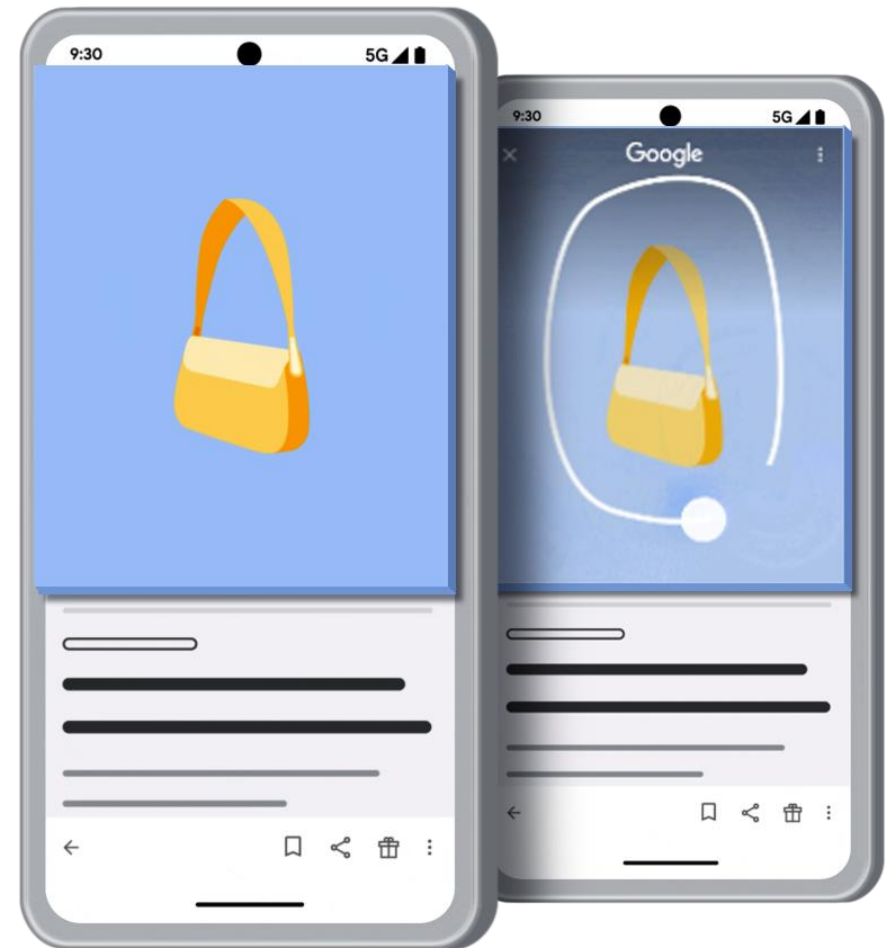
# Google Expands Search Capabilities With *Circle to Search* on Android Smart Devices

- Google is enhancing its search platform with visual search via photos and videos, and the "**circle to search**" feature.
- **Circle to search** allows Android users to easily circle an image or highlight text to generate a search for that product or idea. Allowing users to easily search unfamiliar finance terms while on shortform video platforms could help educate, but also direct audiences to relevant content once citations or paid links are built into AI Overviews.



## IMPACT

**Circle to Search** feature offers performance marketers a powerful tool to capture user intent by allowing them to search and engage with visual content directly. This innovation can drive targeted traffic, enhance ad relevance, and improve campaign performance by connecting users with relevant products or information seamlessly.





# Google Cuts Back on AI Overviews and User-Generated Content Visibility—For Now

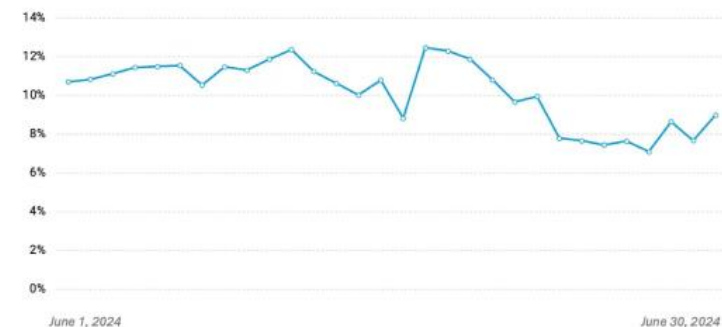
- Google's AI Overviews, previously known as Search Generative Experience, appear in a fewer searches than earlier,. Just in the month of June 2024 the % of searches dropped from 11% to less than 7% of queries. This drop is part of a trend starting in mid-April when the visibility of AI Overviews started decreasing.
- The reduction follows instances of incorrect AI-generated answers and Google's subsequent promise to improve the quality of AI Overviews.
- Additionally, there has been a significant reduction in Reddit and other user-generated content appearing in AI overviews, which may affect sites relying on this content for traffic.



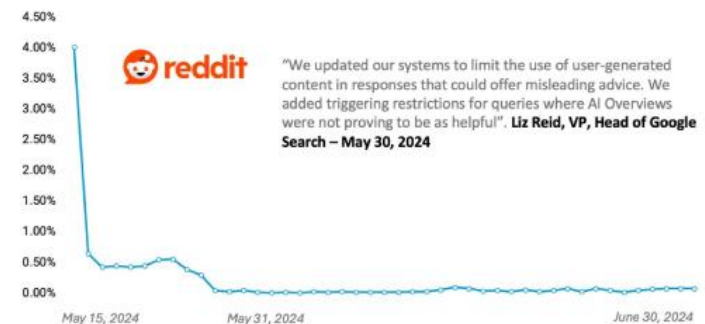
## IMPACT

The drop in Google's AI Overviews search results and user-generated content in it could be an adjustment as Google polishes its approach. Interest in AI Overviews and user-generated content are expected to continue, and marketers should continue to plan for this feature. Meanwhile, marketers may need to adjust strategies to reduce reliance on some user-generated content from a search perspective.

### AI Overviews presence went from 11% to 7% of queries in June



### AI Overview Citations from Reddit



# Google to Eliminate Continuous Scroll on Desktop and Mobile

Google has discontinued its continuous scroll feature for search results on both desktop and mobile platforms.

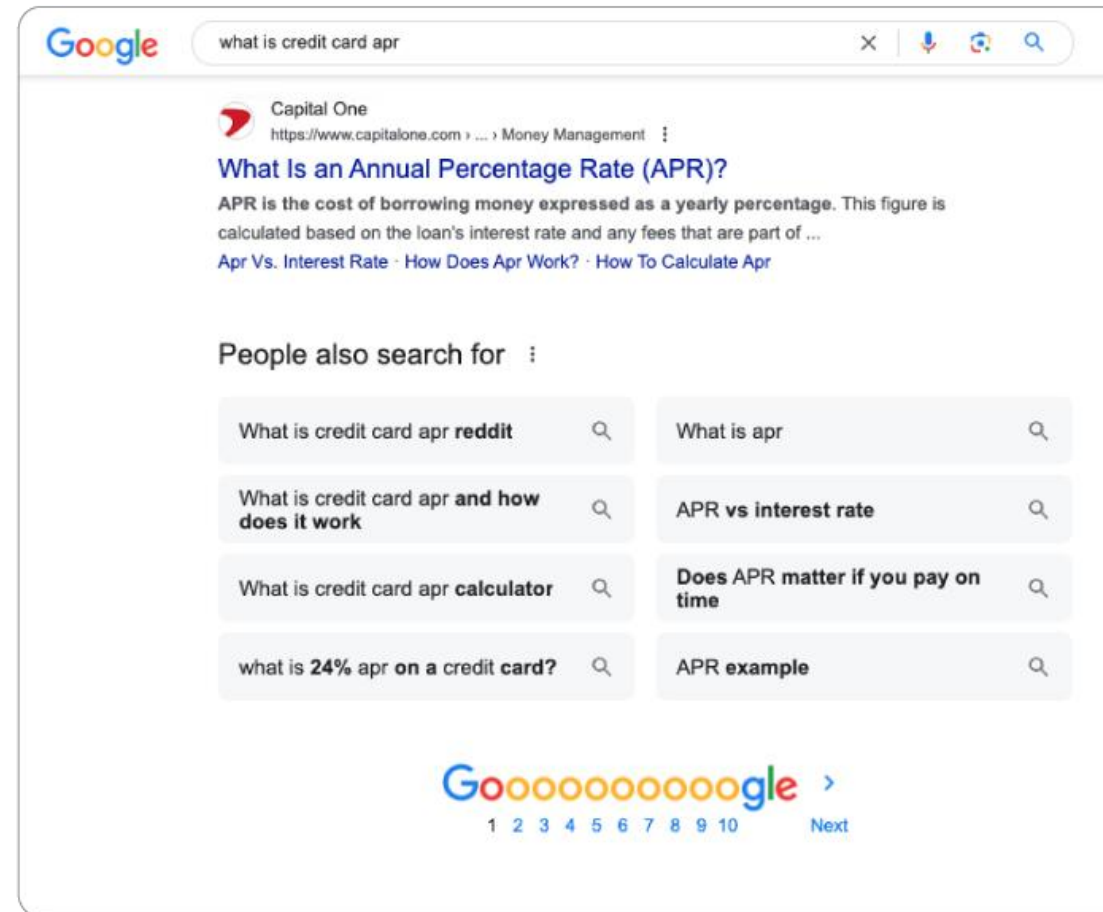
- Since June 25, 2024, continuous scroll has been turned off for desktop search results, with mobile search following in the coming months. The classic pagination bar will return, with a “Next” button on desktop and a “More results” button on mobile.
- Google stated that this change helps load results faster and avoids loading results that a user did not request.



## IMPACT

This change may affect user behavior, potentially reducing clicks to websites that previously benefited from the continuous scroll feature.

- Sites on Page 2 (and more) of search results might see a decrease in traffic if users do not click through to additional pages.
- Changes in Search Console data are also expected due to changes in user interaction patterns.



<https://vidico.com/news/video-seo-statistics/>

# Latest Google Core Update Further Refines to Show Content Genuinely Helpful to Users

Google Core Update aims to enhance the relevance and quality of search results by refining how Google evaluates content using a complex system focused on content relevance, quality, UX and authority.

## August 2024 Google Core Update

- Rolled out AI Overviews to all logged in US servers.
- The rollout is expected to complete in a month.
- Aims to show more content that people find genuinely helpful.
- Targets content created primarily to rank well in search results rather than provide value to users.
- The update incorporates recent feedback from content creators and stakeholders.



### IMPACT

Google's recent core updates could cause fluctuations in search rankings, leading to temporary gains or losses for some sites. Marketers should monitor these changes closely and adjust SEO strategies as needed. Overall marketers should focus on adhering to building content that is genuinely useful for its target audience.

## Previous Core Update Timeline

### March 2024 Core Update: (5<sup>th</sup> Mar – 26<sup>th</sup> April 2024)

- **New Core Update:** Rolled out over 45 days.
- Included helpful content updates (HCU) in core algorithms.
- Reduced unhelpful content in search results by 40%.

### November 2023 Core Update (2<sup>nd</sup> Nov - 28<sup>th</sup> Nov 2023)

- Google confirmed a new Core Update, less than a month after the last one.
- This update affected a different core system, indicating multiple core algorithms.

### October 2023 Core Update (5<sup>th</sup> – 19<sup>th</sup> Oct 2023)

- Launched the day after the Spam Update and rollout over two weeks.
- The update improved spam detection in a number of non-english-speaking markets. Unfortunately, it overlapped completely with the October 2023 Core Update.

# YouTube's Record Ad Growth, CTV Surge, and Creator Tools Driving Audience Expansion



- YouTube ads revenues were up 13% year on year, driven by subscriptions as well as advertising growth in brand and direct response.
- There is continued strong growth in CTV watch time, up 130% in the last three years.
  - **YouTube is the No. 1 most watched streaming platform on TV screens in the US for the 17th consecutive month.**



## IMPACT

Opportunities for advertisers to shift traditional TV spend to reach new audiences spending more time on YouTube via CTV.



- Google remains focused on connecting creators with a massive audience, enabling them to build successful businesses through ads and subscriptions.
- Tools allow creators to turn standard video into shortform video with the tap of a 'Edit into a short' button, making it even easier to maximize views on their videos.



## IMPACT

YouTube's initiatives help creators maximize views by turning videos into shortform content. For performance marketers, this means greater access to high-visibility, engaging content, enhancing opportunities for targeted ads and broader brand reach.



- With Google's partnership with major sports leagues, YouTube brings in an audience who is incremental to TV and much younger in demographic.
  - 47% of NFL watch time on YouTube is of the age group 18-34.
  - 78% of the target audience that saw an ad on NFL content on YouTube & YouTube TV did not see it on NFL content on TV.



## IMPACT

With a demand from younger generations for information, there are opportunities for brands to reach younger audience that is leaving broadcast and cable for YouTube TV.

# The Growing Impact of Video Content on Engagement and Search

- Video content continues to dominate social media and search platforms, driving significant user engagement and search traffic.
  - 91% of businesses use video as a marketing tool.
  - There are over 2 billion monthly active users on YouTube, with Shorts receiving around 70 billion daily views.
  - 70% of users report making a purchase after seeing a brand on YouTube.
  - Video content such as Instagram Reels grew by over 50% in 2023 and continues to rise in popularity in 2024. 44% of users use Instagram weekly for shopping.
  - YouTube currently makes up 8.3% of US ad share, followed closely by TikTok at 6.5% (for perspective, Google is at 25%).
- A key driver for video content consumption is GenZ and Millennials.
  - Close to 50% of them use Short Form Video to discover new products.



Performance Marketers must prioritize video content, as its dominance across platforms like YouTube, Instagram, TikTok, and Google drives significant engagement, search traffic, and conversions. Ignoring video trends could lead to missed opportunities in user engagement and acquisition.



# Bing Records High Market Share, Introduces AI Innovations Amid Reddit Block

- Microsoft's quarterly revenue increased to \$64.73 billion, an increase of 15% YoY.
  - While core revenue is primarily based on performance of their cloud computing business, AI is being heavily injected into all parts of the business and helping to drive growth (i.e. Copilot which combines AI into windows products).
- Bing also clawed back market share from Google, reaching 8.24% market share at the start of Q2, their highest point for over 10 years.
- Bing shared a view of their new generative search experience which is currently displaying to a small percentage of user queries. It provides AI-driven summaries and insights alongside traditional search results. This enhanced experience offers users a deeper understanding of topics, with easy access to source information.

- Reddit has blocked Bing and other search engines from being able to access content on their site. This follows a recent [partnership with Google](#) whereby Google is utilizing Reddit to help train its AI. This shuts down a valuable information source for Bing until it's willing to negotiate a paid deal with Reddit.

Microsoft brings video and CTV ads (including Netflix inventory) to Advertising Editor.



## IMPACT

Bing's market share and revenue growth, fuelled by AI innovations like Copilot and generative search, are significant, therefore marketers should consider including Bing in their overall search strategy.

Separately, Reddit's block on Bing could impact data access and search strategy until a new deal is in place.

**How Long Do Elephants Live?**

Up to 70 years in the wild and 88 years in captivity

Depending on the species, sex, and origin of the elephants, their longevity is influenced by various factors, such as genetics, diet, habitat, social structure, and human impact. Here are some of the average and maximum lifespans of different elephant species, based on the available data:

Species	Average Lifespan (years)	Maximum Lifespan (years)
African	56 (wild) / 17 (captive)	86 (captive)
Asian	48 (wild) / 17 (captive)	88 (captive)

**Based on 2 sources:**

- AZ Animals: <https://a-z-animals.com/blog/elephant-lifespan-...>
- Elephant Guide: <https://elephantguide.com/en/elephant-l...>

**Factors that Affect Lifespan**

Some of the main factors that affect elephant lifespan are:

- Genetics:** Elephants inherit certain traits from their parents that can influence their lifespan. Some elephants may have a stronger resistance to diseases or a higher reproductive success, while others may be more prone to age-related problems or infertility.

**Related Sections:**

- What Do Elephants Eat?
- Elephant diet and health

**Supporting content:**

- Elephant Lifespan: How long do elephants live? - A-Z Animals
- Elephant Lifespan: How long do elephants live? - Elephant Guide
- Elephant Lifespan: How long do elephants live? - Storyteller Travel
- Elephant Lifespan: How long do elephants live? - Wikipedia
- Elephant Lifespan: How long do elephants live? - National Geographic
- Elephant Lifespan: How long do elephants live? - Safari Africa

# Social: Meta Maintains Market Momentum: Revenue Growth, Ad Trends, and AI Initiatives

## Updates from Meta:

- As per latest earnings report, Meta had a total quarterly revenue of \$39.07 billion, an increase of 22% year-over-year. Ad impressions & average price per ad increased by 10% each YoY. Threads gained momentum as users reach 200M.
- Instagram updated the ranking algorithm in April to give creators more chances to break through. This updates will benefit small creators giving them a chance to tap into new followers and clamps down on reposted content and aggregator content.
- Meta has been spending heavily on cutting-edge technologies like AI and VR.
  - launched its new AI Studio platform in the U.S., which will enable anyone to create their own AI bots.
  - Announces Llama Impact Grants to expand Meta's push to democratize AI development.



### IMPACT

Marketers should leverage Meta's ad dynamics to refine targeting strategies and capitalize on Instagram's updated algorithm to boost visibility. Meta's push for GenAI products can help advertisers in scaling testing and optimization of creative content. As Threads grows it offers a more brand safe environment.

## What's next:

Meta's next big investment will be developing genAI products that allow advertisers to make and test many new iterations of ads' creative content.

*"We had a strong quarter, and Meta AI is on track to be the most used AI assistant in the world by the end of the year,"* Zuckerberg said in a statement.

"Over the long term, advertisers will basically just be able to tell us a business objective and a budget, and we're going to go do the rest for them. We're going to get there incrementally over time, but I think this is going to be a very big deal."

**Mark Zuckerberg**  
CEO, Meta



# TikTok Defies Odds: U.S. User Engagement Soars as Platform Expands

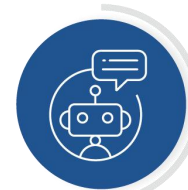
- According to TikTok CEO Shou Chew's statement in January 2024, TikTok has 170 million monthly active users in the US.
- US users spend an average of 53.8 minutes per day on TikTok with 55% users who are less than 35 years of age.
- In June 2024 TikTok released a new app **Whee** to compete against Instagram, for photo sharing and including filters and messages.
- On the legal front, TikTok is not backing down and has filed a lawsuit challenging the new federal law requiring it to fully divest from its China based parent company in 12 months.

## IMPACT

TikTok's dominance and innovation show they're crucial for targeting younger demographics, and marketers should stay agile and leverage TikTok's strong reach among these young users, while using its advanced AI tools to optimize campaigns. Marketers should also closely watch the growth in the new app, **Whee**.

TikTok embraces AI with Creators with Symphony, a suite of AI-powered solutions for marketers.

## Key Solutions Include:



### Symphony Assistant

AI chatbot that can summarize Tiktok trends, useful in the early planning stages of a campaign.



### Script Generator

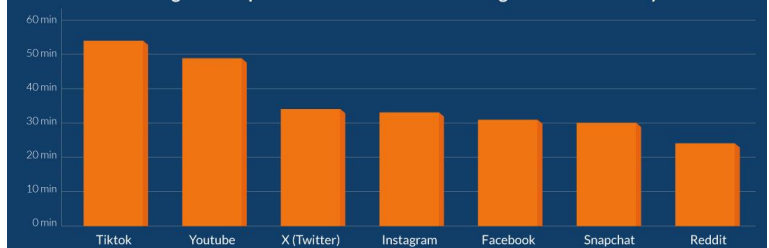
Generates scripts for TikTok videos, useful for transforming existing research into scenes preferable to TikTok.



### Symphony Avatars

Pre-built avatars created using paid actors that are licensed for commercial use.

Average Time Spent on Social Networks Among US Adults Per Day



# Reddit's Ad Revenues and Users Surge with Google Partnership and Other New Collaborations

- In Q2, Reddit saw a surge in both revenue and users (Daily Active Uniques - DAUq), each growing over 50% YoY.
- On July 1, 2024, Reddit updated its robots.txt file preventing many search engines and AI tools from crawling the site (notably excluding Google).
- This followed a Q1 Reddit & Google announcement of a \$60mm/year partnership to use Reddit content to train Google AI tools. This was a mutually beneficial deal providing Reddit additional revenue prior to its March 2024 IPO while Google streamlines a process many of its users already do – appending search queries with "Reddit" to find human answers to problems.
- Reddit also announced a new partnership program with major sports leagues - The NFL, NBA, MLB, PGA TOUR, and NASCAR to bring content to Reddit communities alongside new advertising opportunities.

**Reddit LeadGen Beta now open to all advertisers: This privacy-focused ad format allows marketers to reach Reddit's massive, engaged audience, particularly in niche industries.**



## IMPACT

Marketers can greatly benefit from Reddit's reach and growth, utilizing targeted ads and LeadGen Beta to reach engaged audiences. The Google partnership and updated robots.txt file highlight Reddit's evolving role in digital marketing and content accessibility, and marketers can expect support and focus from Reddit as they explore and expand their presence on this platform.

## Key Facts

# 73M

daily active unique  
visitors as of Q2 2024

# 75%

of B2B decision-makers  
say Reddit has the most  
influential perspectives  
on business products

# 93%

of Redditors say the  
platform helps them  
make informed tech  
upgrade decisions

# Google Moves Away from Planned Deprecation of Third-Party Cookies

## Key points:



Third-party cookies will remain active for users who don't disable them.



Google will introduce a one-time prompt for users to set their preferences across Google browsing experiences.



The company will continue developing Privacy Sandbox APIs and introduce new privacy measures, such as IP address obfuscation in Chrome's Incognito mode.



## IMPACT

- **Continued use of existing strategies:** Marketers can continue using third-party cookies for targeting and measurement in the near future, avoiding the need for an immediate overhaul of their strategies.
- **Potential for user opt-outs:** If a significant number of users choose to opt out of third-party cookies through the new Chrome experience, marketers may need to adapt their targeting approaches.
- **Importance of first-party data:** The focus on user choice may accelerate the need for marketers to prioritize first-party data collection and utilization.
- **Privacy Sandbox:** Google will continue developing Privacy Sandbox APIs, so marketers should still explore and test these technologies for future-proofing their strategies.
- **Performance impact:** Google's tests showed that campaigns using Privacy Sandbox APIs in combination with other strategies (like first-party data) could mitigate potential revenue losses from the removal of third-party cookies.



## Implications for Data and MarTech Stacks

- **Extended timeline:** Brands now have more time to adapt their data and martech stacks to a cookieless future, as the immediate pressure to find alternatives has been reduced.
- **Hybrid approach:** Brands should consider developing a hybrid approach that leverages both third-party cookies and privacy-preserving technologies like Privacy Sandbox APIs.
- **Investment in consent management:** With the new user choice mechanism in Chrome, brands may need to invest in robust consent management platforms to ensure compliance and maintain data collection capabilities.





# Analytics Platforms Updates

## New Google Ads Analytics Tools

Google Ads launches Cross-Media Reach Measurement for video campaigns, which will allow advertisers to optimize video campaigns by providing deduplicated reach and frequency data across YouTube and TV.

Google has introduced a new tROAS (target Return on Ad Spend) Insight Box for Performance Max and Standard Shopping campaigns, offering advertisers enhanced visibility into campaign performance.

Google Ads introduced a new tCPA (target Cost Per Action) Insight Box for Demand Gen campaigns, following a similar feature for Performance Max and Standard Shopping campaigns.



### IMPACT

These tools essentially empowers advertisers to make more data-driven decisions, potentially leading to more effective branding campaigns and better use of advertising budgets across different media channels and over a long-term period.

## Hidden GA4 Report

Google Analytics 4's has made available a new Conversion Differences Report that offers a tool to reconcile discrepancies between GA4 and Google Ads conversion data.



### IMPACT

This new report provides advertisers with a valuable tool to reconcile differences in conversion data, potentially improving campaign accuracy and performance.



# MarTech Updates

## IAB's New First Party Data Solution

IAB Tech Lab has launched IAB Tech Lab PAIR solution based on Google's PAIR protocol and the IAB Tech Lab Privacy Enhancing Technology Working Group initiatives. This protocol leverages first-party audience data, allowing advertisers and publishers to maintain full control of their data while achieving personalized and accurate targeting. By using data clean rooms and encryption, PAIR enables privacy-safe data matching, supporting secure programmatic transactions.



This will promote a unified standard for the industry and enhance the confidence of advertisers and publishers in utilizing their first-party data.

## Google's 1P Data Management Tool

Google has fully rolled out its Ads Data Manager tool to help advertisers easily centralize and activate their first-party data for more effective AI-powered campaigns.



Utilizing First-party data is an important and cost-effective way for advertisers to reach their audiences, but the process hasn't been smooth so far, discouraging brands from being on top of it. So, this could be the update that helps them have a better handle on it.

## Reddit IAS Partnership

Reddit is partnering with ad measurement firm Integral Ad Science (IAS) to provide advertisers with third-party validation for campaign delivery across its platform. Through the new offering, Reddit advertisers can:

- Leverage GARM-aligned brand suitability and quality metrics from a trusted third party.
- Gain video-level insights using IAS's AI-powered multimedia analysis.
- Layer IAS's measurement with Reddit's existing moderation capabilities for enhanced brand protection at scale.
- Access unified campaign reporting and insights within IAS Signal. and insights within IAS Signal.



Brand safety and transparency have always been concerns for advertisers. Integrating trusted third-party verification directly into Reddit's ad platform could provide vital campaign insights to justify ad spend and growth on the platform.

# Privacy Expectations and Regulations Continue to Evolve, Impacting Platforms' Strategies

## iOS 17.5 Privacy Updates

**Apple tightens privacy** with a new feature that detects if a Bluetooth tracking device is tagging along with you. This functionality, co-engineered with Google, alerts users if an unknown AirTag or Find My Network gadget is tailing them, a move aimed at bolstering user privacy.



### IMPACT

This change, once enacted will further limit the amount of data captured by apple devices, thus limiting data for advertisers to work with.

Special Story

# The Measurement Blueprint: Enabling Success in Holistic Search





# Importance of Holistic Search & Key Stats

Holistic Search also known as “Connected or Integrated Search” blends organic (SEO) and paid search (PPC) strategies to boost a brand's visibility on search engines. This integrated approach enhances traffic, engagement, and conversions by ensuring a unified presence across all search channels.

## Why Holistic Search Matters?



**Enhanced  
Visibility**



**Better User  
Experience**



**Cost  
Efficiency**



**Improved  
Data Insights**



## Overall Traffic from Organic & Paid Search

### Organic Search Traffic

- Drives 33% of website traffic.

### Paid Search Traffic

- Accounts for 5-20% of website traffic.



## Lifts Seen with Holistic Search Strategies

### Increased CTR

- 30-40% increase in click-through rates (CTR).
- Due to greater visibility on both paid and organic listings.

### Improved Conversion Rates

- 20-30% increase in conversion rates.
- Consistent messaging across channels reinforces brand trust.

### Higher ROI

- 50-70% increase in return on investment (ROI).
- Efficient use of budget and resources: long-term results from organic search + immediate traffic from paid search.



# Role of Channels

In a holistic search strategy, Paid and Organic Search work together to guide customers through each stage of the funnel:



## Top Funnel

### (Awareness): Organic Search & Content Marketing:

At the awareness stage, organic search and content marketing are key. High-quality content, like blog posts and informative pages, attracts and educates potential customers who are just beginning to explore their options. This positions the brand as a trusted resource.



## Mid Funnel

### (Consideration):

Organic and Paid Search: As customers evaluate their options, both organic and paid search play crucial roles. Organic search nurtures prospects with in-depth content, while paid search retargets interested users, keeping the brand top of mind and driving them toward deeper consideration.



## Bottom Funnel

### (Conversion):

Paid Search: At the conversion stage, paid search is especially powerful. It targets high-intent keywords, capturing customers ready to make a purchase. Ads at this stage highlight promotions, product benefits, and strong calls-to-action to drive immediate conversions.



By strategically leveraging both organic and paid search across the funnel, we create a cohesive customer journey that maximizes visibility and enhances conversion at every stage.

# Integrated Measurement: Crucial to Holistic Search Success

Integrated measurement is crucial for a successful holistic search strategy as it provides a unified view of performance cross both organic and paid channels.

By combining data, marketers gain deeper insights, enabling more informed decisions and identifying synergies, such as how organic rankings can enhance paid campaign efficiency.

This approach ensures data-driven actions, optimizing budget allocation, improving ROI, and driving continuous improvement in search strategy performance.



## Integrated Measurement

- Choose metrics that are important, actionable, and can be influenced by your team.
- Start measuring together.
- Bring together bottom funnel metrics.

# Steps to Measure the Impact of Holistic Search



1

## Data Collection & Integration

- Identify all relevant data sources, including web analytics, search console data, PPC platforms, CRM data, and any third-party tools.
- Develop a process to integrate data from organic and paid channels into a single view. This could involve using a data warehouse or a dedicated analytics platform.

2

## Unified Measurement Metrics

- Establish key performance indicators (KPIs) that apply to both organic and paid search, such as cost per acquisition (CPA), return on ad spend (ROAS), and conversion rates.
- Implement multi-touch attribution models that account for both organic and paid interactions in the customer journey.

3

## Analysis & Insight Generation

- Regularly analyze the performance of both channels together, identifying trends, patterns, and correlations.
- Use the insights to identify opportunities where the combination of organic and paid search can be optimized, such as bidding strategies informed by organic ranking data or content adjustments to reduce paid spend.

4

## Actionable Recommendations

- Based on the integrated data, provide recommendations to adjust both organic and paid campaigns based on performance data, such as refining keywords, adjusting bids, or optimizing content.

# Use Integrated Measurement Dashboard to Clearly Identify Optimization Opportunities Across SEM & SEO

## Illustrative: Integrated Search Dashboard to measure cumulative performance

### Use cases to test incrementality

- Discovery of high potential keywords across products – Low CPA and High SEO Strength.
- In a non-competitive environment, lower your reliance on SEM keywords to reinvest and expand into additional themes.
- Determine incrementality for SEM on keywords ranking at different position to prioritize SEO efforts & content strategy.

Non Brand Top 191 Search Queries															
Search Query	Total Search Volume	Competition	SEM Clicks	SEO Clicks	Total Traffic	SEM CTR	SEO CTR	SERP Dominance	SEO Avg. Poation (GSC)	SEO Rank (SEMrush)	Reliance on SEM	SEM Spends	Transfers	Booked Loan	Cost per Bl
Personal loans	2,168,000	Medium	13,579	12,963	26,542	8.40%	1.43%	0.80%	16.7	6	5%	\$76,247	1148	115	\$ 663
Loan companies near me	181,700	Low	3,424	342	3,766	7.96%	0.71%	0.00%	8.7	5	89%	\$20,729	0	0	\$ -
Personal loans near me	153,500	Medium	2,642	530	3,172	8.24%	0.60%	3.80%	22.6	9	57%	\$15,382	360	67	\$ 6,934
Personal loans online	-	Medium	2,291	1,813	4,104	12.02%	1.72%	14.39%	13.5	5	57%	\$13,868	37	2	\$ 820
Loan application	26,400	Medium	551	1,126	1,677	10.86%	2.91%	4.28%	16.5	5	47%	\$3,279	57	4	\$ -
Emergency loans	126,500	Medium	729	3,474	4,203	9.63%	4.55%	2.52%	8.0	1	15%	\$3,828	0	0	\$ 57
Online Personal loans	154,600	Medium	252	646	898	9.36%	1.74%	0.43%	14.4	5	46%	\$1,362	283	24	\$ -
Loan company	111,800	Medium	377	248	625	6.68%	0.35%	0.46%	9.2	5	33%	\$2,119	5	0	\$ 74
Finance companies near me	53,900	Low	617	350	967	8.54%	1.62%	1.22%	5.5	2	43%	\$3,272	196	44	\$ -
Auto repair loans	11,500	Medium	180	407	587	9.12%	1.69%	6.04%	9.7	1	28%	\$987	0	0	\$ -
Apply for a loan online	40,800	Medium	244	515	759	13.62%	2.21%	1.20%	19.5	2	25%	\$1,557	3	0	\$ -
Motorcycle loan	39,300	Medium	25	1,509	1,534	8.56%	4.31%	7.35%	6.5	1	5%	\$181	0	0	\$ -
Car repair loans	13,500	Medium	106	437	543	8.14%	4.11%	4.07%	15.8	1	14%	\$573	0	0	\$ -
Apply for a personal loan	12,100	Low	118	195	313	9.34%	1.12%	0.50%	16.3	5	27%	\$703	3	0	\$ -
Personal loans online approval	7,900	Medium	80	95	175	9.83%	0.57%	0.00%	23.8	4	38%	\$410	0	0	\$ -
Boat loans	61,200	Medium	3	320	323	6.25%	0.84%	1.02%	9.1	5	2%	\$18	0	0	\$ -
Moving loans	5,300	Medium	3	33	36	23.08%	0.79%	1.14%	7.8	5	30%	\$13	0	0	\$ -

Source: GSC, SEMrush, and Google Ads

SEO Strong Keywords

Low CPA Keywords

Note: Clicks represents clicks from SERP for a particular keywords.



# Financial Services Performance Marketing Updates





# Amidst Declining Confidence and Rising Unemployment, Consumer Spending and Customer Balances Defy the Odds

Spending	Overall customer spending grew marginally	<b>Spending:</b> Consumer Spending in the United States marginally increased by 0.57% QoQ, reaching a new all-time high.
Balances	Credit card balances rise amid broader banking challenges.	<b>Balances:</b> Balances are modestly higher than pre-pandemic levels driven by continued spending, lost wages and inflation.
Credit Quality	Slower credit card spending growth, stabilization in sight for credit performance.	<b>Credit Quality:</b> -- The net charge-off (NCO) rate increased in the quarter. The 30+ day delinquency rate group was 2.7% on June 30, 2024, lower from the prior quarter. Notably, the YOY increase in the 30+ day delinquency rate moderated further, indicating that the NCO rate is likely approaching a plateau in H2 2024.
Customer Confidence	Slight dip owing to uncertainty around the current scenario.	<b>Customer Confidence:</b> The Conference Board Consumer Confidence Index dipped in this Quarter driven by uncertainty in job market, inflation and upcoming elections. It however remained within the same narrow range that's held throughout the past two years.
Unemployment	Unemployment rate, highest since November 2021.	<b>Unemployment:</b> US unemployment rose to 4.1% in June, the highest since November 2021. Job growth slowed, while more people are looking for work.

Measurement Index

Poor

Strong

# Credit Cards Spending Rises YoY, As Do Balances

- For most issuers, consumer card spending has gone up YoY (5%) while there's a drop in QoQ spending (7%).

## AMEX

- Amex** reported 6% growth in goods and services spending and 7% growth in travel and entertainment spending.
- Amex** continue their strong growth with Gen-Z and Millennials, with their spending increased by 13%. (highest billed business within this segment). Gen-Z and Millennials continue to demonstrate stronger engagement than their older audience (25% more on average). In some categories like dining, they transact almost twice as much.
- Balances for most of the leading issuers increased owing to continued spending and lower payment rate.
  - Amex also reported increase in their revolving loan balances.

## DISCOVER

- Discover:** Card receivables increased 7%YoY due to a lower payment rate and contribution from new accounts.
- However, the flat search demand for balance transfer indicates that customer balances are still at a manageable level.
- The YoY delinquency rates saw a notable increase. Early-stage delinquencies rose by ~ 34% while the serious delinquencies increased by ~ 24% YoY. This uptick in delinquencies is attributed to the normalization of credit conditions post-pandemic, rather than a deterioration in credit quality.

Card Spending	QoQ	YoY
	-7%	5%

	QoQ	YoY
Search Demand Overall CC	21%	13%
Travel	5%	8%
Business	5%	12%
Cash Back	4%	13%
Reward	-3%	10%
Balance Transfer	0%	2%

Delinquency rate (90 days)	QoQ growth	YoY growth
Discover	-6%	45%
Chase	5%	14%
Bank of America	-3%	40%
Wells Fargo	-10%	27%

## IMPACT

Marketers should capitalize on the growing spending trends among Gen-Z and Millennials, especially in travel, entertainment, and dining sectors. Additionally, mixed loan balance trends and rising delinquencies highlight the importance of targeted credit management and customer retention strategies.

# Consumer Deposit Balances Grew. Wealth Management Businesses also Saw a Positive Growth

## Deposits

Deposit balances reported a slight QoQ recovery for many major banks:

- After declining for nearly two years, consumer deposit balances for **Wells Fargo** saw a modest QoQ growth. The migration from noninterest-bearing to interest-bearing deposits was similar to Q1 with noninterest-bearing deposits declining from 26% in the first quarter to 25% in Q2.
- **Discover**: Average consumer deposits were up 15% YoY and 1% sequentially. Due to the bank's disciplined approach to deposit pricing, there has been a modest reduction in average deposit rates in Q2.
- Average deposits for Bank of America grew 2% YoY and saw a modest QoQ increase.
- **Chase**: Average deposits were down 7% YoY and 1% QoQ, up 3% YoY driven by higher volumes and market levels, largely offset by deposit margin compression.
- **US Bank**: Average total deposits increased 2.2% and the bank continues to see growth in consumer deposits despite industry and liquidity headwinds.

Type of Bank	Consumer Deposits Q1'24 (Billion \$s)	QoQ Growth	YoY Growth
Large National Banks	2870024	1%	-4%
Online Banks	544871	0%	5%
Large Regional Banks	1025777	0%	-1%

## Wealth

Overall, wealth management performance is improving for most banks, with some banks also experiencing growth in other business units.

### JPMorganChase

Client Investment Assets Growth: 14% year-on-year. Growth in Wealth Management revenue offset by lower deposits and deposit margin compression. Client investment assets grew significantly due to market performance.

### BANK OF AMERICA

Asset Management Fee Improvement: 14% year-over-year. Significant improvement in asset management fees, leading to strong fee performance overall.

### WELLS FARGO

Improved advisor retention and focus on independent advisors and consumer banking clients expected to drive future growth. Outflows slowing down.

### citibank

Client Investment Asset Growth: double-digit, Expense Reduction: 4% Growth in client investment assets drove stronger investment revenue, especially in Citigold. Expenses reduced by 4%.

# High-Interest Rate Environment Continues to Impact Multiple Lending Businesses. Personal Lending Growth Continues



## Mortgage

- Due to the high-interest rate environment, the cost of new borrowing has gone up.
- While Wells Fargo had net recoveries in their home lending portfolio. Retail mortgage originations declined 31% YoY, reflecting focus on simplifying the home lending business as well as the decline in the mortgage market.
- Sofi: Home loan originations were their highest since Q1 of 2022, growing 24% QoQ and 71% YoY despite interest rates at their highest level in 10 quarters.



## Personal Loan

- Propelled by the momentum from the last quarter, personal loans have further gone up.
- Discover: Personal loans were up 13% from the prior year period.
- Sofi personal loan originations reached a record of \$4.2 billion, while sticking to stringent underwriting standards.



## Auto Loan

- Top lenders reported mixed results driven by historical performances and strategic decisions.
- Consumer auto portfolio for Wells Fargo improved reflecting prior credit tightening actions. However, there was a decline in balances driven by lower origination volume- 23% down YoY.
- Chase: originations were \$10.8 billion, down 10% YoY.
- Capital One: The bank reported second consecutive quarter of year-over-year growth in auto originations- Up 18% year over year in the second quarter.



## Student Loan

- Student loan originations for SoFi grew 86% YoY. student loan refinancing volume 87% YoY with good customer quality: Student loan borrowers weighted average income is \$137,000 with a weighted average FICO score of 764.
- The lender also noted a strong growth in student loan refi with 87% YoY growth in volume- a product that shouldn't be doing well in this interest rate environment also had strong growth.



## Commercial Loan

- Given the higher rate environment commercial loan demand, loan balances continue to decline as expected.
- Wells Fargo reported lower loan balances due to higher deposit costs.



## IMPACT

Given the continued high interest rate environment, marketers could focus their messaging around benefits like quick loan disbursement, prompt customer support, etc.





Special Story

# Mastering Fragmented User Journeys: The Art of Multi-Touchpoint Content Strategy





# Discovery Options For Consumers are More Widespread Today Across Categories



## Platforms

Discovery is happening across a larger set of platforms.



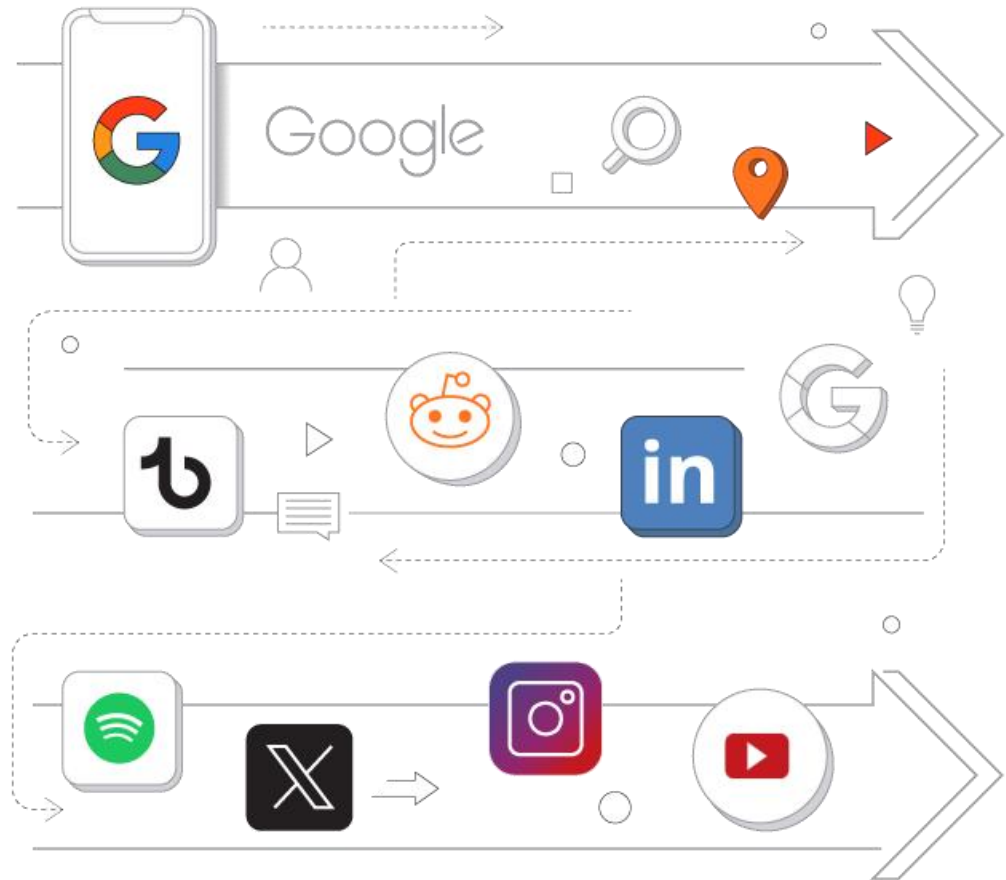
## Shorter Attention Spans

Users are increasingly becoming less attentive and less patient.



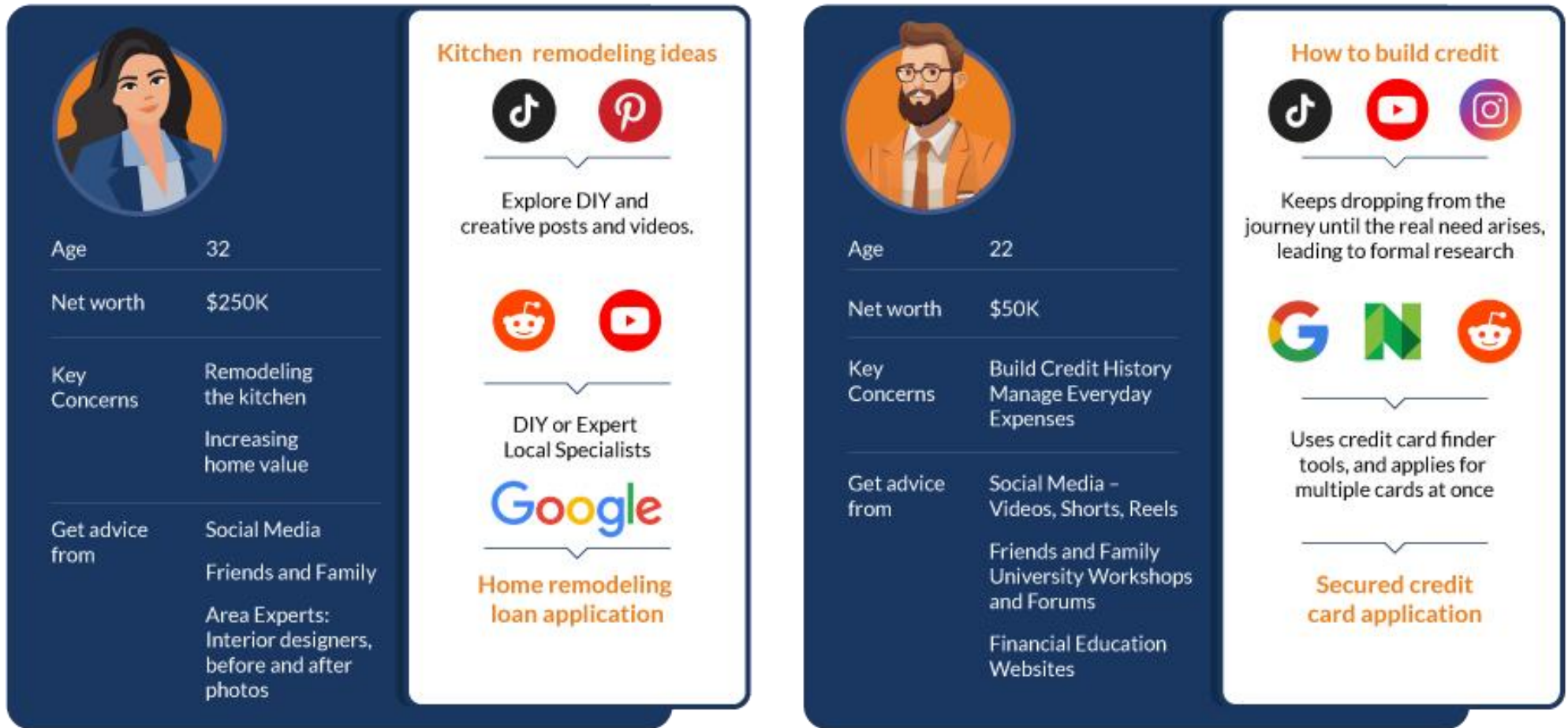
## Content Types

Users are consuming alternative types of content.



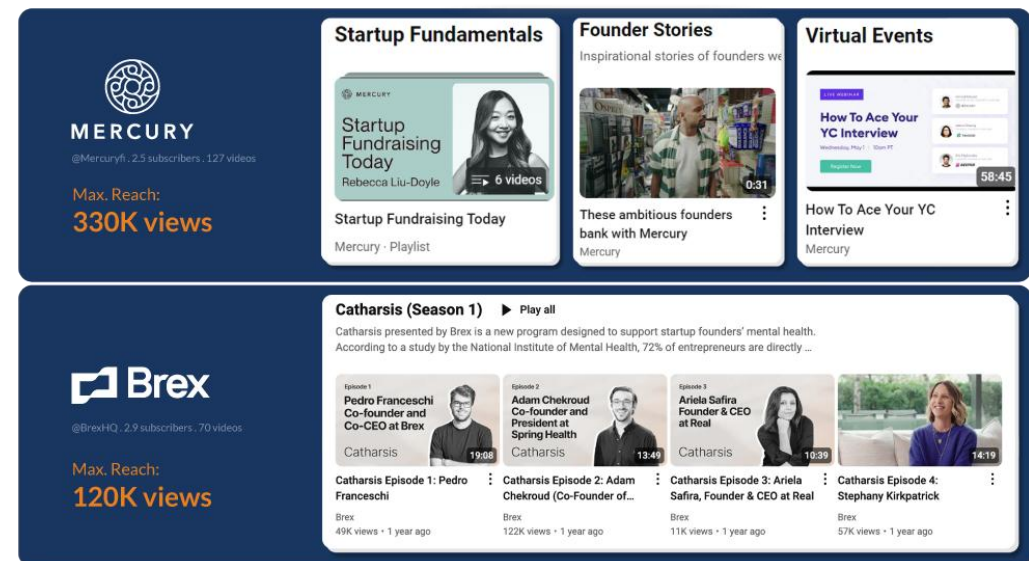
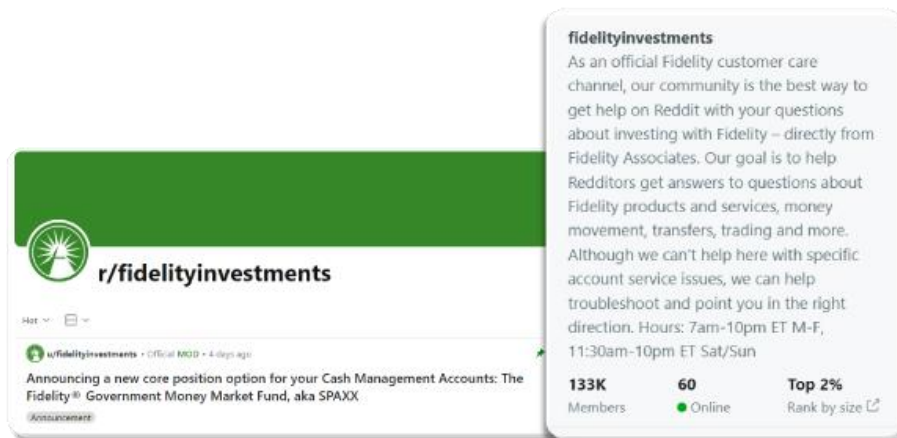
# User Journeys are More Fragmented Than Ever, Presenting Challenges to Marketers

To own a user, you need visibility across the full journey and all platforms for your audience.



# BFSI Marketers are Rising to the Challenge with Targeted Content, Rich Media Usage, and Platform Expansion

- Brands are publishing videos on YouTube and TikTok on various topics that are “top-of-mind” for their target audience.
- Some brands even have a robust strategy for podcasts where either they’re producing their own shows or sponsoring some relevant influencers’ shows.
- Forums are also playing an increasingly important role in decision journeys.
- A lot of brands are leveraging short-form videos across popular social media platforms such as; YouTube Shorts, TikTok, Instagram and LinkedIn.

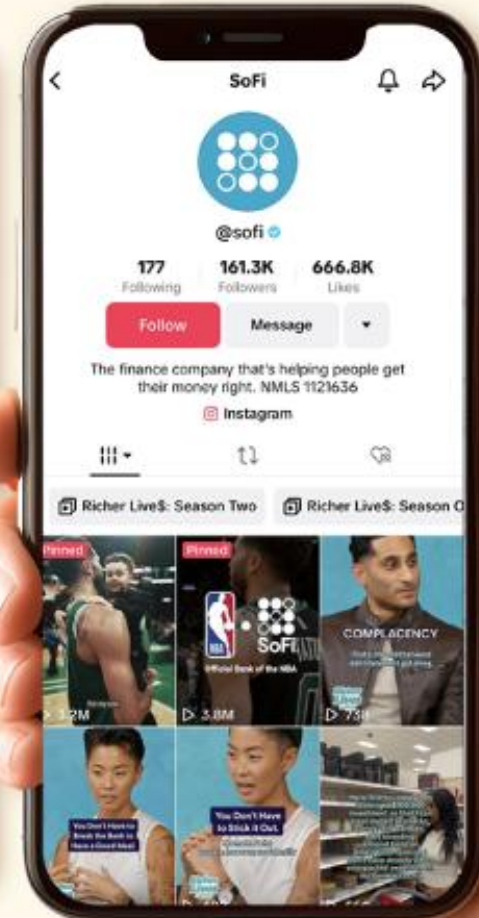
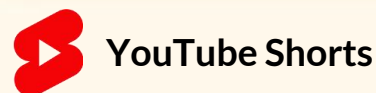
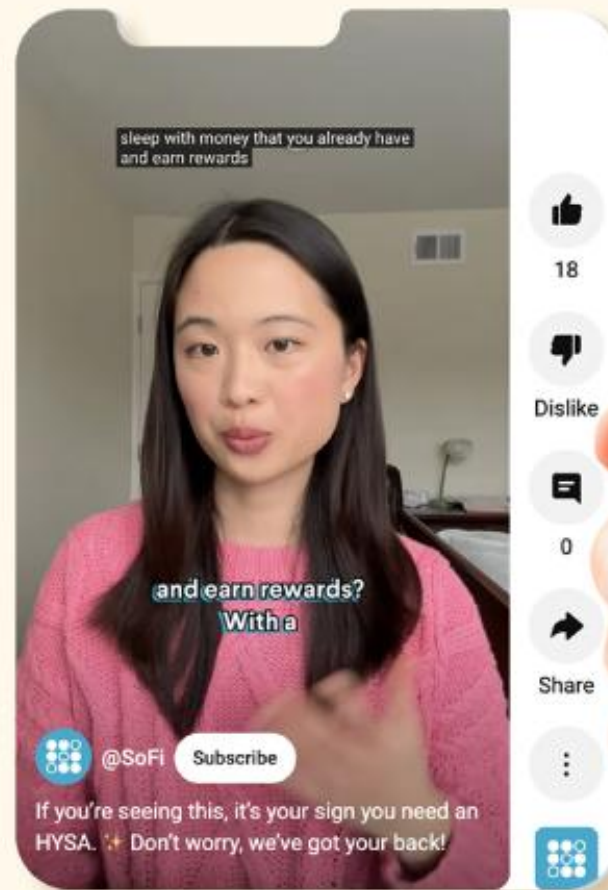




# Financial Services Engage Gen-Z Utilizing TikTok & YouTube Shorts

Gen Z heavily engages with TikTok and YouTube Shorts, spending significant time consuming **short-form video content** on each of these platforms. By establishing a presence where Gen Z spends their time, SoFi is reaching and engaging with this audience where they are most active.

**TikTok and YouTube Shorts** are highly interactive platforms that facilitate community engagement through likes, comments, shares, and duets. SoFi is able to create a sense of community among Gen Z users by encouraging them to interact with its content, share their own experiences, and participate in challenges or discussions related to personal finance. This engagement helps build brand loyalty and advocacy among younger audiences.



# Multi-Touchpoint Content Strategy: How To Get Started

## Understand key audiences & user journey

- Define target audience through conversion data.
- Define persona types within audience segments.
- Map overall user journey flow.



## Assess content gaps and distribution channels

- Page topic discovery with user needs and consumer demand.
- Gap analysis of which content needed to be created.



## Develop a content roadmap & strategy for execution

- Define the page level gaps.
- Define the asset level gaps.
- Create a content calendar and execution plan.







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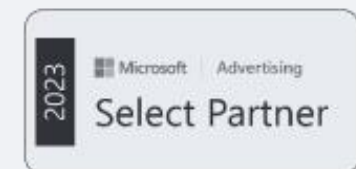
# About iQuanti

iQuanti ignites powerful and predictable digital marketing performance for global brands with an approach rooted in data science and deep vertical knowledge.

iQuanti offers a unique blend of channel management services, strategic consulting expertise, and proprietary product offerings to empower brands to exceed their customer acquisition, engagement, and conversion goals.

iQuanti's award-winning and patented enterprise SEO platform ALPST<sup>™</sup> uses proprietary data science and machine learning to build predictive enterprise-level SEO roadmaps that deliver stronger ROI.

Founded in 2008, iQuanti now has 400+ employees across New York, Chicago, Dallas, and San Francisco, as well as Bangalore, London, Singapore, Mexico City and Toronto. In 2022, iQuanti's top performance marketing results were recognized on multiple global platforms including the Global Agency Awards, UK Search Awards, and International Performance Marketing Awards. iQuanti was named to the Inc.5000 list of fastest-growing private companies in the U.S. for the ninth time in 2023.





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