

Akbank

Charges ahead to 12% more credit card sales with high-intent audiences



The goal

[Akbank](#), one of Turkey's leading private banks, is widely known for its digital-first strategy and commitment to sustainable finance. But despite strong brand awareness and healthy organic traffic, Akbank had hit a ceiling on growth. It was struggling to increase new digital credit card applications and sales. Credit card demand was plateauing, acquisition costs were climbing, and existing retargeting strategies were recycling the same users without delivering incremental volume. To continue growing digital sales, the financial services leader knew it needed a new way to reach *new, high-intent customers* without cannibalizing existing channels. The team wanted to efficiently reach new people who were already showing signs they might need a credit card—without duplicating social and [Search](#) efforts.

Working with its agency, [Optdcom](#), Akbank used Microsoft Advertising's first-party data and premium ecosystem to do just that.



The solution

Guided by the Microsoft Advertising team, Optdcom helped Akbank reach new, high-intent audiences more efficiently by...

Finding people who already want a credit card: The team used [in-market audiences](#), combined with Akbank's internal data, industry data from the Turkish Banking Regulation and Supervision Agency, and broader market trends. This helped identify people more likely to spend with their credit cards in categories like travel, fashion, and beauty.

Showing up in places others don't: They ran Audience ad campaigns across MSN, Outlook, Microsoft Edge, and the [Microsoft Partner network](#), reaching users in trusted, brand-safe environments not accessible through other platforms.

Running Native ads to encourage action: Delivering [Native ads](#) that matched the look and feel of each environment increased engagement without disrupting the experience, building brand trust and encouraging people to apply for a card.

Improving based on performance: The team adjusted targeting and budgets based on performance signals and spending behavior. This allowed them to scale and contributed to record sales on the Microsoft Advertising platform.

The results

15%

Increase in credit card applications from Audience Ads

82%

Lower CPC vs other campaigns