Insights: Publications

CFSC Panel Spotlight: One Click from Disaster: The Fair Lending Implications of Digital Targeted Marketing in a Big Data World, presented September 24, 2021, at the ABA Business Law Section Virtual Annual Meeting

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The panel defined “digital targeted marketing” as a form of marketing by which advertisements are disseminated through a variety of online platforms including web services, paid searches, banners, and social media using sophisticated data analytics that effectively preselect a precise target audience. This can occur through ”self-selecting” programs, which allow the advertiser to choose participant criteria using a platform's pre-existing categories and attributes, or through “look alike programs,” which use the advertiser's existing customer data to find similar potential customers, generally using machine learning that identifies predictive attributes.

Related People

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