

Michigan Credit Union League & Affiliates
Annual Convention and Exposition
Helping Credit Unions Serve, Grow and Remain Strong #mcuace

Impact of Changing Media Landscape on Tomorrow's Bottom Line
June 5, 2014 | 1:30 p.m. – 3:00 p.m.
Diane Knudson

Sponsored by:

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www.uniteforgood.org



Agenda Helping Clients Serve, Grow and Remain Strong.

- What is New Media?
- New Media Tactics
- Things to Remember



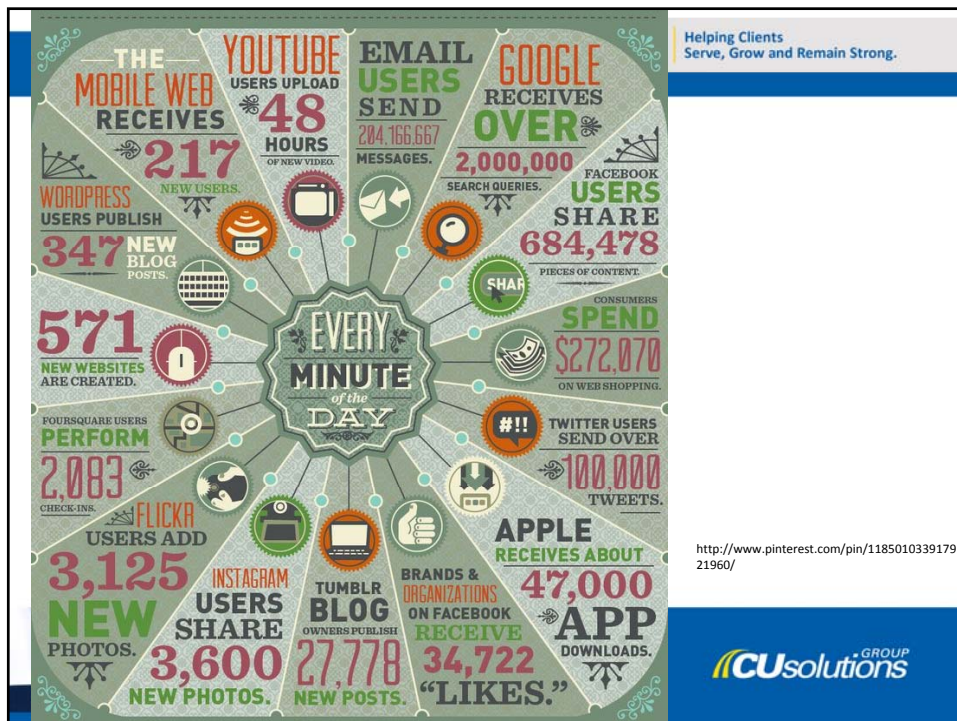
What is New Media

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- New media refers to on-demand access to content anytime, anywhere, on any digital device, as well as interactive user feedback, and creative participation.
- It includes the real-time generation of new, unregulated content.
- It deals with the issue of things being new, many argue that new media technology such as mobile phones is actually just a regeneration of old media and so therefore isn't new.



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Many To Many Marketing

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	One to Many	One to One	Many to Many
Circa	1950-1990	1990-2010	2011 onwards
How to build your brand?	Assign media budget to agencies to buy media space. Develop "Big Idea"	Optimize media spend through segmentation and targeting	Create platforms that help customers connect with each other
How to interact with customer?	Focus Groups	Listening. CRM. Surveys. Questionnaires.	Company is part of community. Dialogue
What defines brand?	Brand planning. Agency "Big Idea"	Brand planning. Agency "Big Idea"	Customers are the brand
What is the company's role?	Create clever or funny content to get people talking	Profile customers. Develop targeted messaging based on profile match	Set the tone. Lead the community. Step back and let customers get on with it
Who were the winners?	Pepsi, Levi's, Sony	Amazon, Nokia, O2	Ford, Jet Blue, Monster, Threadless, Safaricom

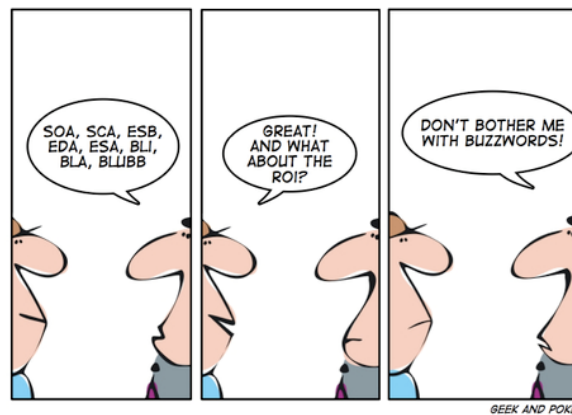
Youthmobileage.com



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What About the ROI?

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<http://www.leadformix.com/>



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New Media Tactics

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- Content Marketing
- Social Media
- Video Marketing
- Search Engine Optimization
- Online Advertising
- Mobile Marketing
- Marketing Automation



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Content Marketing

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Traditional marketing talks at people.
Content marketing talks with them.
– Doug Kessler



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Content Marketing – Sears

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“We realized that when shoppers come to Sears looking for a piece of fitness equipment, what they really are looking for is a 15 pounds lighter, fitter, or healthier version of themselves. And while the equipment is often a key component to their goal, they also need information and motivation to keep on track with a healthier lifestyle. FitStudio was the perfect solution for Sears to provide – free of charge “

Julia Fitzgerald, Chief Digital Officer, Fitness, Sporting Goods & Toys at Sears Holdings

- Sears developed FitStudio as another way to connect to consumers online
- They use fitness experts and nutritionists who have relationships with different communities to create the content
- They use their social media platforms, traditional media and paid advertising to promote the content and encourage visitors to share
- FitStudio itself is a social media platform where people can interact with each other and the experts

Their success is from not just pushing product, but understanding they can develop a deeper connection with their customers by focusing on their well being. They are using a variety of media tactics to communicate with their consumers and engage them with high quality, relevant content.

sears



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Content Marketing

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Keep It:

- Simple
- Written well
- Non-promotional
- Relevant to the reader
- Relevant to your credit union
- Shareable with images and videos

CONTENT
MARKETING



<http://www.socialbrite.org/wp-content/uploads/2013/12/bigstock-Content-Marketing.jpg>



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Social Media

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Social Media Landscape



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Social Media in 2014

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Google+

- Google+ is becoming more and more important in the social media landscape. Strictly for SEO purposes your credit union needs to have a local Google+ page.

LinkedIn

- LinkedIn is positioning itself to become the landing place for news and business to business marketing and networking. It's important to have a presence there and stay active by connecting with community organizations and individuals as well as publishing unique content. LinkedIn also has a very robust advertising option.

Paid Advertising

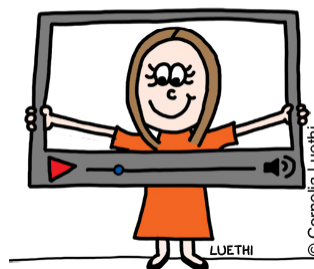
- Now that everyone is in the social media space, it's important to stand out among the noise. The most effective social media campaigns in 2014 will be paid so having a solid social media strategy that includes content marketing and understanding how to use the new paid tools will be key to standing out in the crowd.

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Video Marketing

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- Online video users are expected to double to 1.5 billion in 2016.
- Globally, online video traffic will be 55 percent of all consumer Internet traffic in 2016.
- 76 percent of marketers plan to add video to their sites, making it a higher priority than Facebook, Twitter and blog integration.
- More than 1 billion unique users visit YouTube each month, spending more than 4 billion hours watching videos.



<http://hayzlett.com/blog/why-video-marketing-key-2014/>



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Social Media & Video Marketing – Navy FCU

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- Wanted to use social media to build brand awareness and sell products and used Facebook as a conversation – asking members to share why they love Navy FCU via a video.
- Ran a 1 week Facebook Ads campaign offering specials on financial products to reward existing members and attract new ones.
- Targeted Page post ads with specials to friends of fans that drove traffic to a targeted website landing page.
- They only used Facebook for their paid media.

NAVY
FEDERAL
Credit Union



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Social Media & Video Marketing – Navy FCU

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- 25X higher-than-average conversion rate to corporate website for One-Week Specials from September 17 to September 22, 2012
- 36,000 new certificates, totaling \$90 million
- 5,400 auto refinance loans for \$96 million
- 59% of traffic driven to corporate page during the One-Week Specials came from Facebook
- 5,000 daily Facebook referrals during membership appreciation week vs. 200 when no media was running
- More than 60,000 new member acquisitions during the six-week campaign, with Facebook as the primary paid media as part of an integrated marketing effort
- 45,000 votes on the hundreds of videos submitted
- 5X increase in fans to 185,000

<https://www.facebook.com/business/success/navy-federal-credit-union>



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SEO

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2014 is all about the Hummingbird update producing better quality results for searchers and, as a result of that, marketers creating better quality content and developing a content marketing strategy.

Image majomediabooks.com

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SEO in 2014

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- Keywords are still important. The change is having better quality content rather than a sentence crammed with keywords. The Hummingbird algorithm understands context not just content so use keyword phrases from your research as well as synonyms.
- Google is giving sites a better page rank when its content is shared, whether it's content, images or videos. Sharing your content on social media is a good way to improve your rankings in the search engines,
- Think mobile first either with a responsive website design or with very robust mobile sites and mobile apps.
- Content from Google+ is indexed by Google and appears in Google's search results. Google+ posts can retain ranking indefinitely with some posts over a year old still top of search result pages.



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Online Advertising

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- Pay Per Click
- Native Advertising
- Retargeting

http://www.lindseyinteractive.com/wp-content/uploads/2013/10/we_love_advertising.jpg



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Pay Per Click

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- Ability to change your budget daily
- Able to do local, targeted advertising
- Easy to measure ROI
- Fast results



And the most important reason - you're going to need that keyword data to develop a solid and strategic content marketing strategy.

<https://www.weo1.com>



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Pay Per Click - CUNA

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Find a Credit Union.
A Smarter Financial Choice.
Find the Right One for You. Anyone Can Join.

SEARCH
TODAY!



What is a Credit Union?
A Smarter Financial Choice.
Better Rates. Lower Fees.

LEARN MORE!

- Display ads are broken into two groups – one focused on phrases around “find a credit union” the other around “what is a credit union”.
- Ads are based on searchers behavior based on context of their search keyword phrases.
- Once clicked, the searcher lands on a targeted website page geared to conducting a search for a credit union.



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Native Advertising

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A native ad matches the context of the site where it is placed with the thought that it looks less intrusive and will receive more clicks.

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Retargeting

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Retargeting helps you target potential members who visited your website but didn't convert.



<http://hiddenaudience.com/blog/retargeting/30-examples-of-retargeting/>


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Retargeting

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Show them ads that relate to what they were searching for
If they were viewing your mortgage loan page before they left your site, show them an ad from your credit union offering a discounted mortgage loan rate.

Update your website's privacy policy
Since retargeting requires tracking your visitors behavior, you must let them know that you are doing so.





Be compliant
All online ads are governed by the same compliance regulations of traditional ads so make sure you are using the correct language and disclaimers.

Don't be a stalker
Like my Staples example, don't stalk people with your ads. The recommended length of time to show your ad to a consumer is 30 days.

Know your audience and target them appropriately
Target people who are looking for the products you are promoting to keep your budget focused.

<http://thefinancialbrand.com/36592/retargeting-marketing-for-financial-institutions/>






Mobile Marketing

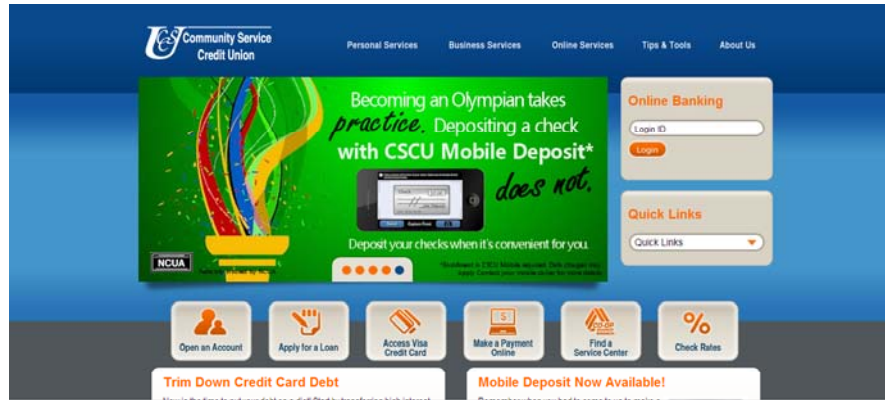
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- Generations X and Y are starting to consider e-mail passé. As a result, some universities have stopped issuing e-mail addresses. Instead, they are issuing e-readers, iPads and tablets.
- Some 87% of smartphone owners access the internet or email on their handheld, including two-thirds (68%) who do so on a typical day.
- About 25 percent of mobile web users are mobile-only, meaning their smartphone is the only way they access the web.
- Javelin Strategy and Research predicts that 86 million people will use mobile phones to conduct banking activities.
- The *2010 Mobile Marketing and Advertising Report* produced by Javelin Strategy & Research indicates that financial institutions are losing revenue opportunities in the mobile marketing arena.

Source: Pew Internet
Source: Social Media Revolution Socialnomics 2011

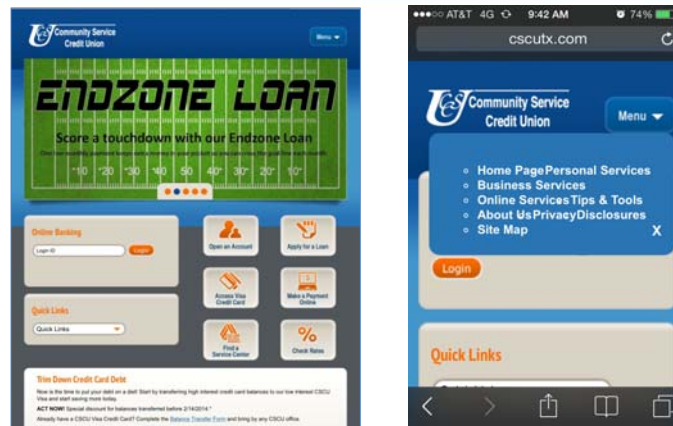



Responsive Website - Community Service CU of Texas

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Websites that have a responsive design typically see higher user engagement with their site in terms of a lower bounce rate, higher average visit duration and more pages per visit on average.

Responsive Website - Community Service CU of Texas

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The tablet and mobile versions offer visitors the same exact experience as the desktop users but the site is formatted to fit the device.

Marketing Automation

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“At its best, marketing automation is software and tactics that allow companies to buy and sell like Amazon -- that is, to nurture prospects with highly personalized, useful content that helps convert prospects to customers and turn customers into delighted customers.”

<http://www.loopfuse.com/marketing-automation.php>
<http://www.hubspot.com>



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Marketing Automation - Amazon

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The screenshot shows the Amazon homepage with a search for "wall planter indoor". The search results are displayed under the "Patio, Lawn & Garden" department. The top results include:

- Living Wall Planter, Vertical Garden, Indoor/Outdoor Woolly Pocket (works indoors and outdoors) (Color: White),...** priced at \$33.56.
- Cedar Wall Planter For Indoor or Outdoor Vertical Wall Gardening-9" X 8"** priced at \$14.40.
- Urbio Happy Family Wall Planters** priced at \$74.95.

The bottom of the slide features a blue banner with the text "CU solutions GROUP" and an image of hands clasped together.

Marketing Automation - Amazon

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The screenshot shows the Amazon website with a search for "Zack and the Space Snacks". The search results are displayed under the "Sports & Outdoors" department. The top results include:

- TurboFire DVD ...** priced at \$45.00.
- TurboFire DVD ...** priced at \$144.80.
- COMBAT ...** priced at \$14.40.

The bottom of the slide features a blue banner with the text "CU solutions GROUP" and an image of hands clasped together.

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amazon.com

Ship by Department - Search - Go

Help Diane Your Account - To Prime - Cart - Wish List

Free One-Day Shipping on Valentine's Day Jewelry and Watches. See it

Your Amazon.com

Sports & Outdoors

TurboFire DVD ... (14) \$45.90 Why recommended?

TurboFire DVD ... (285) \$144.80 Why recommended?

COMBAT ... (55) \$69.98—\$64.98 \$14.95 Why recommended?

Chameleon Extreme DVD ... (158) \$69.98 \$109.80 Why recommended?

Hip Hop Abs DVD ... (961) \$69.98 \$27.94 Why recommended?

> See all recommendations in Sports & Outdoors

Apparel

Page 1 of 1



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Amazon – Marketing Automation

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Valentine's Day Gifts

> Learn more

amazon.com

Your Amazon.com | Today's Deals | See All Departments

Diane Knudson,

Are you looking for something in our Plant Containers department? If so, you might be interested in these items.

Plant Containers

Mini Living Wall Planter Vertical Garden Hanging Planter by Woolly Pocket

Price: \$25.00

Sold by Etalix and Fulfilled by Amazon.

Learn more

Add to Wish List

Living Wall Planter INDOOR/OUTDOOR USE w/Reservoir Vertical Garden

Learn more




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Like · Comment · Share · 2 · 22 minutes ago · 18

Amazon.com
Limited Time Offer- Get a \$50 Amazon Gift Card when you purchase Beats Mixr Headphones!



Get Club Ready Sound with this Deal!
www.amazon.com
Lightweight, powerful and incredibly durable.

Shop Now

Like · Comment · Share · 756 · 38 · 96 · 18 · Sponsored

✓ Liked

Yesterday · 18

Give the gift of Kindle Fire this Valentine's Day. Savings for a limited time only on Kindle Fire HD and HDX:
<http://amzn.to/1i6sUJV>

Like · Comment · Share · 15

266 people like this. Top Comments ▾

Write a comment...

Patricia Taylor Do not send anymore texts
Like · Reply · Yesterday at 5:41pm

Amazon.com Hey Patricia, are you talking about getting text messages about your shipping? If so, you may opt-out at any time by sending "STOP" to 262966. For more information, you can visit our Help page here: <http://amzn.to/1felFcc>. If this is regarding something else, please feel free to let us know.

Anno

Amazon.com Help: Amazon ShipTrack via Text Terms and Conditions
www.amazon.com

The short code 262966 is used by Amazon.com to share shipment tracking updates. ... See More



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amazon


Search Amazon

Shop by Department

Save \$30
Kindle Fire HDX
\$199

Kindle accessories

Your Recommendations See more ▸



Not Diane Knudson? Sign Out ▸

Home Search Cart Wish List More

7:24 PM \$ 541.00

amazon.com

Free One-Day Shipping

Free Kindle App for iPad

The Ultimate in Slow Cooking

Recommendations for You in Grocery & Gourmet Food

Recommendations for You in Pet Supplies

Valentine's Day Deals

Unlocked Samsung Smartphones

Make Money by Selling Your Stuff on Amazon.com

Best Sellers



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Does it Work?

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- A 2012 [HubSpot report](#) found that organic search leads have a 14.6 percent close rate, while outbound marketing leads have a 1.7 percent close rate.
- [Edelman](#) research showed that 64 percent of consumers need to hear information from a company three to five times before they believe the message.
- A [Nielsen report](#) found that 53 percent of consumers said they were somewhat or much more likely to buy a new product when they learned about it through an online article.
- Seventy percent of respondents decided to buy something after a friend or family member suggested it or posted it online.



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Things to Remember


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- Conversation is King
- Content, Content, Content
- Keep It Simple
- Create Shareable Content
- Target, don't Stalk
- Mobile is All Around Us
- You Get Out What You Put In



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