

Pannos
MARKETING [10]

*Kickstart a
Personalized
Web Experience*





About Us

Pannos Marketing is a full-service marketing communications firm that has specialized in marketing strategy & execution for financial institutions for over 20 years.

About Us

Senior Leadership



Jim Pannos, CFMP

President

Being a financial services marketing veteran, Jim has led the agency in its journey as an industry pioneer since 1994. His comprehensive knowledge of the financial world and passion for initiating and fostering lasting business relationships has given our clients the competitive edge needed to achieve ultimate success.



Amanda Rowe, CFMP

SVP, Delivery

For the last 5 years, Amanda has been an influential leader at the agency. Amanda's graphic design background and depth of experience in marketing and media has helped her to implement a strategic oversight which has been essential to ensuring our clients have access to high-powered integrated marketing solutions.

Agenda

- What is personalization?
- Five Essential Elements of a Personalization Plan
- Concerns About Privacy and Security
- Case Studies



Why Personalization?

- Allows you to present individuals with their own unique experience
- Encourages conversions by tailoring messaging to their needs & interests
- Helps level the playing field with larger regional and national competitors

What Is Personalization?

“The automatic tailoring of sites and messages to the individuals viewing them so that we can feel that somewhere there’s a piece of software that loves us for who we are.”

David Weinberger (1999)

What Is Personalization?

Examples

The screenshot shows the Amazon homepage for a user named Amanda. The top navigation bar includes the Amazon logo, a search bar, and links for "Discover small & medium businesses", "Prime Video", "Stream movies & TV shows", "Account & Lists", "Orders", "Prime", and "Cart". The main banner features an Echo Dot with the text "Alexa, call dad." and "echo dot". Below the banner are several personalized recommendation tiles:

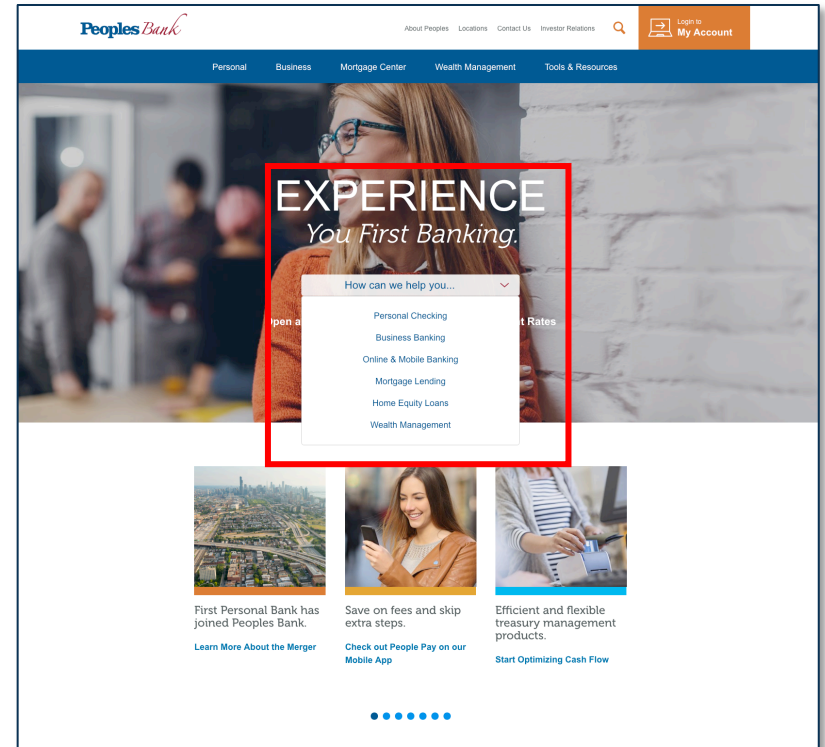
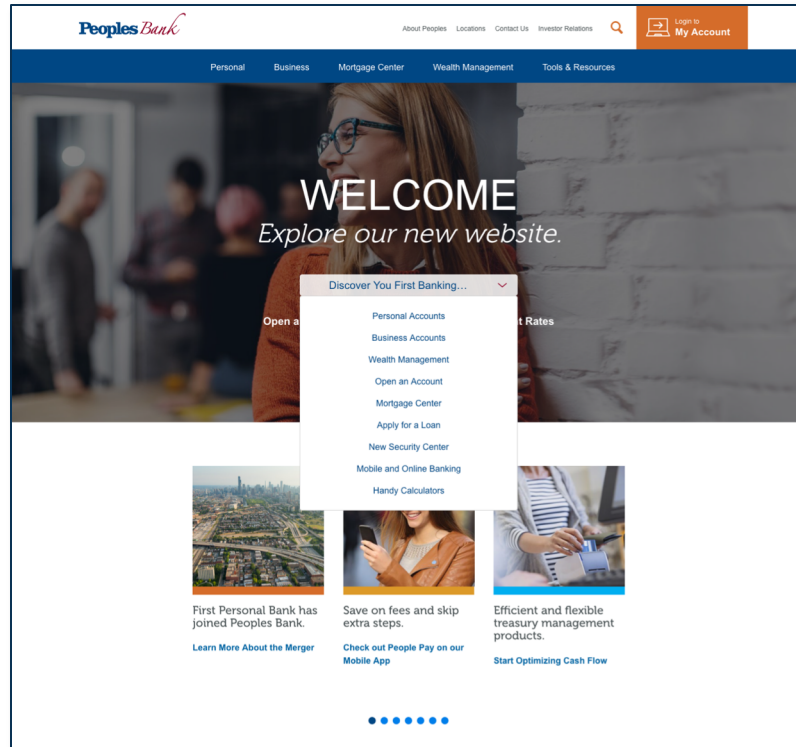
- "Alexa, good morning." featuring an Echo Dot.
- "Deal of the Day" featuring gummy candies.
- "Buy 2 and save \$10" featuring an Echo Dot.
- "Amazon Fashion" featuring clothing items.
- "Today's Deals" featuring various products like a remote, a camera, a tent, a water filter, boots, and a scale.
- "Toys & Games best sellers" featuring LOL Surprise! dolls and Kanoodle.

The screenshot shows the Amazon homepage for a user named Amanda, with a focus on Halloween-themed items. The top navigation bar includes the Amazon logo, a search bar, and links for "Prime Video", "Stream movies & TV shows", "Account & Lists", "Orders", "Prime", and "Cart". The main banner features a Halloween costume with the text "Candies, costumes and more" and "Shop the Halloween Store". Below the banner are several personalized recommendation tiles:

- "Hi, Amanda" featuring a personalized greeting and a photo of the user.
- "Recently viewed" featuring a red and black tool.
- "Buy 2 and save \$10" featuring an Echo Dot.
- "Alexa tip of the day" featuring a message: "Alexa, send a message".
- "Deal of the Day" featuring gummy candies.
- "Echo Look" featuring a smart camera.
- "AmazonBasics Microwave" featuring a microwave.
- "Echo Dot Kids Edition" featuring a smart speaker for kids.
- "Inspired by your shopping trends" featuring a row of clothing items.

What Is Personalization?

Examples



What Is Personalization?

Examples

The screenshot displays the Southwest Airlines homepage with a personalized offer. The offer is highlighted with a red box and includes the text: "Cozy up to this sale. From Manchester, NH. One-way as low as* \$99. Book now". Below the offer, there is a "TRAVEL ADVISORY: Florida Panhandle Infrastructure" and a navigation bar with options like "Book", "Flight", "Hotel", "Car", "Vacations", "CHECK IN", "FLIGHT STATUS", and "CHANGE/CANCEL". The main booking form is visible, showing "Round trip" selected, "DEPART" and "ARRIVE" fields, "DEPART DATE" (10/21, Sun, Oct 21 2018) and "RETURN DATE" (10/24, Wed, Oct 24 2018) fields, "ADULTS" (1) and "SENIORS" (0) fields, and a "Search" button. The background features a yellow and orange sunburst pattern.



Essential Elements of a Personalization Plan

5 Steps To Get Started



Personalization Plan

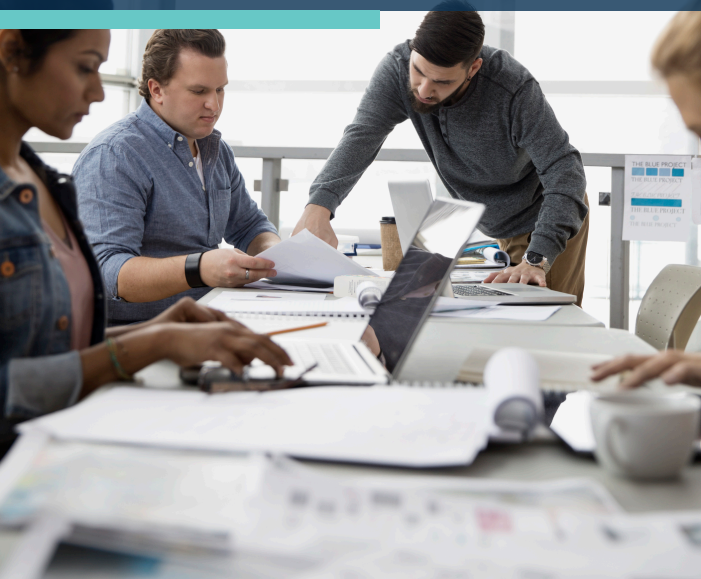
Five Steps to get Started

1. Discover your Audience
2. Technology Assessment
3. Determine What Type(s) of Personalization You'll be Using
4. Develop a Personalization Roadmap
5. Get Started & Monitor Results



Discover Your Audience

Step 1



- Start with the customer data that you have available to you
 - Through internal channels or MCIF
- Look at the demographics of those interacting with your brand online
 - Utilizing Google Analytics & social media insights

Develop Personas

Personas are a profile of your customer or target audience

Personas May Include:

- Demographics
- Background
- Motivations / Influences
- Frustrations / Barriers
- Ideal Experience



Discover Your Audience

Step 1

Technology Assessment

Step 2



- Determine the capabilities of your Content Management System (CMS)
- If you're doing email marketing, look at the personalization options in your email platform
- Identify personalization opportunities on external channels



Types of Personalization

Step 3

The three main types are:

- Navigational Personalization
- Predictive Recommendation
- Contextual Messaging



Develop a Personalization Roadmap

Step 4

- Don't try to do everything at once
- Choose 1 or 2 products & audiences to begin with
- Plan out which products & audiences you'll add on in subsequent phases
- Scale your efforts to align with your budget

Getting Started!

Step 5



- Start with the channels you're currently using
- Engage partners to help you
- Test to compare results against standard targeting
- Measure key metrics
 - For example, Click-Through & Conversion Rates

An overhead view of a meeting table with four people. The table is light wood and has a laptop, a smartphone, a coffee cup, and some papers on it. A dark blue semi-transparent box is overlaid on the center of the image, containing the title and a list of bullet points.

Choosing the Right Partner

- Know your personalization goals
- Determine the timeframe you would like to be within & ensure they can meet it
- Look for a partner that keeps you involved in the process
- Have a clear understanding of your personalization roadmap & confirm they will be able to support all phases

Attitudes Toward Personal Data

- 40% of U.S. consumers would provide it to companies online to get more tailored experiences
- 37% of U.S. consumers would allow it to be collected via smart devices if it's used to provide them with financial benefits

[Accenture Strategy](#)



Privacy & Security

Keeping Your Customers Safe

- No personally identifiable information is collected
- Targeting is attached to browsers, devices or email addresses

Personalization Case Studies



Digital Remarketing Ad Performance

Lakeland Bank Campaign Results

HELOC Campaign

Ad Type	Impressions	Clicks	CTR
Display Ads	2,232,043	11,300	0.51%
Remarketing Ads	94,621	1,234	1.30%

Click-Through-Rate Lift: 154.9%

Mortgage Campaign

Ad Type	Impressions	Clicks	CTR
Display Ads	1,007,713	10,062	0.99%
Remarketing Ads	57,827	1,391	2.41%

Click-Through-Rate Lift: 143.4%

Digital Remarketing Ad Performance

Bridgewater Savings Bank Checking Campaign Results

Ad Results

Ad Type	Impressions	Clicks	CTR
Display Ads	263,353	351	0.13%
Remarketing Ads	44,458	109	0.25%

Click-Through-Rate Lift: 92.3%

Landing Page Results

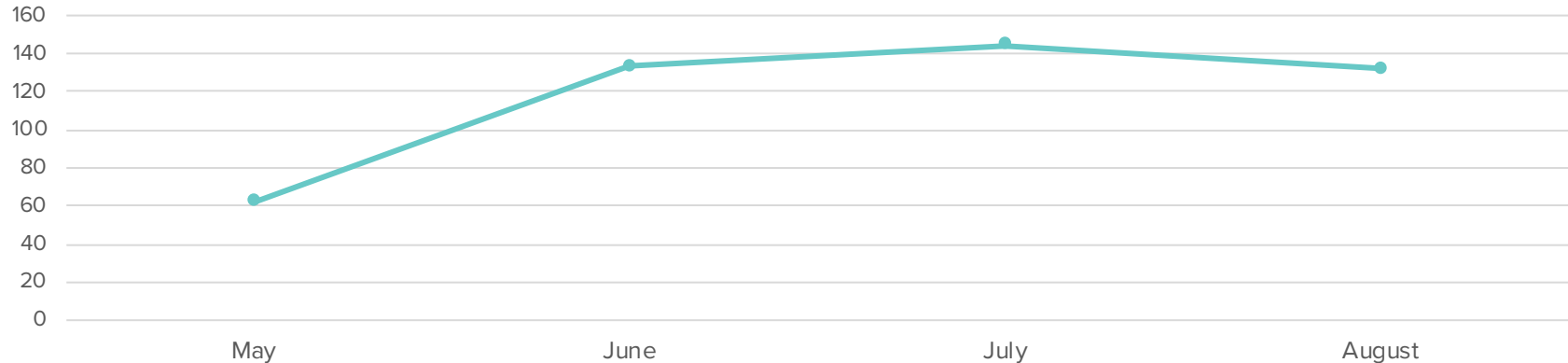
Ad Type	Page Views	Conversions	Conversion Rate
Display Ads	137	4	3%
Remarketing Ads	133	18	14%

Conversion Rate Lift: 366.7%

Website Personalization Performance

Great Lakes Credit Union Mortgage Results

Returning Traffic to Mortgage Page via Homepage



Returning traffic to the mortgage page via the homepage **increased 112%**

Summary

- FIs of all sizes & budgets can create a personalized web experience
- Know what your strategic goals are & identify the ways personalization can help you reach them
- Don't wait for the "perfect" time to get started – It's now!
- Start small, then build upon your successes

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*Thank You
&
Questions*

