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Discover Financial Services Content Marketing Report

March 2021



Executive Summary

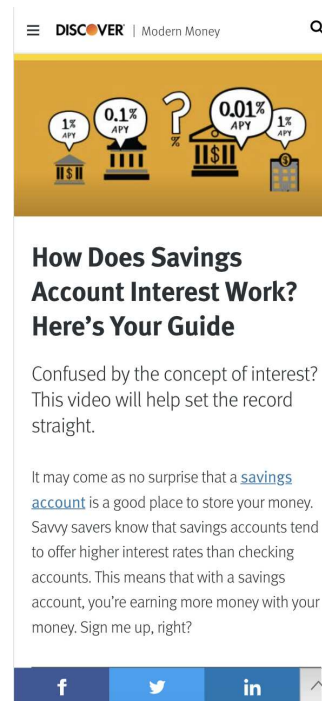
March 2021

Key Takeaways

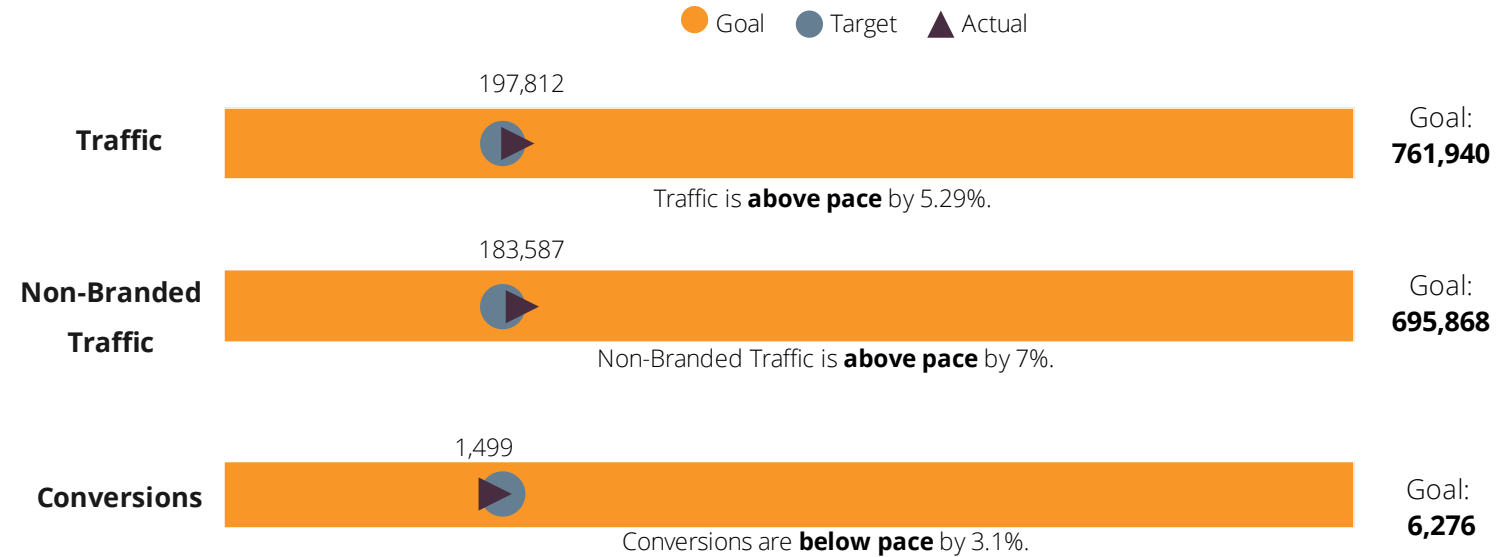
- AMP pages performed above benchmark for all visibility metrics in March. Regarding organic performance specifically, AMP pages performed above benchmark for organic clicks (+21%) and impressions (+31%).
- IP content experienced a 17.4% increase in visibility for tracked keywords in SEMRush month-over-month.
- In comparison, non-AMP pages performed above benchmark for all organic performance metrics this month.
- Dissimilar to February, checking accounts were the most popular account open type this month with 318 total checking account opens. Overall, March saw a 22% increase in total account opens compared to February.

Recommendations

- Google Search Console suggests an LCP (largest contentful paint) issue with the blog page, "How Does Savings Account Interest Work? Here's Your Guide" on mobile. Imagination recommends addressing this issue by adding the ability to defer offscreen image or using an AMP plugin to limit the page load time and ensure the most positive user experience possible.



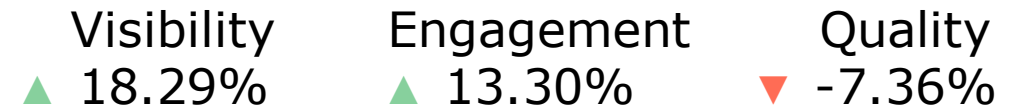
Progress Toward Organic Goals



*Organic Progress for Traffic and Conversions only reflects performance through the end of March.

Growth Goals* MoM Progress

The following metrics are being compared to the previous month:



*Visibility: sum of page views, organic impressions, organic clicks, unique visitors, new visitors and entries.

Engagement: sum of time spent on site, page depth, organic clickthrough rate and monthly total account opens.

Quality: return visits, bounce rate (reverse negative) and page events.

March KPI Snapshot

Visibility
▲ **18.29%**

Engagement
▲ **13.30%**

Quality
▼ **-7.36%**

Page Views
92,962
▲ 13.53%

Entries
75,521
▲ 15.42%

Avg. Time on Site
3:38
▼ -8.43%

Total Account Opens
712
▲ 22.13%

Return Visits
11,770
▲ 5.52%

Search Impressions
4,755,387
▲ 18.55%

New Users
75,048
▲ 15.39%

Avg. Page Depth
2
▲ 42.55%

Bounce Rate
57.11%
▼ -28.09%

Organic Clicks
70,512
▲ 18.01%

Unique Visitors
82,434
▲ 14.45%

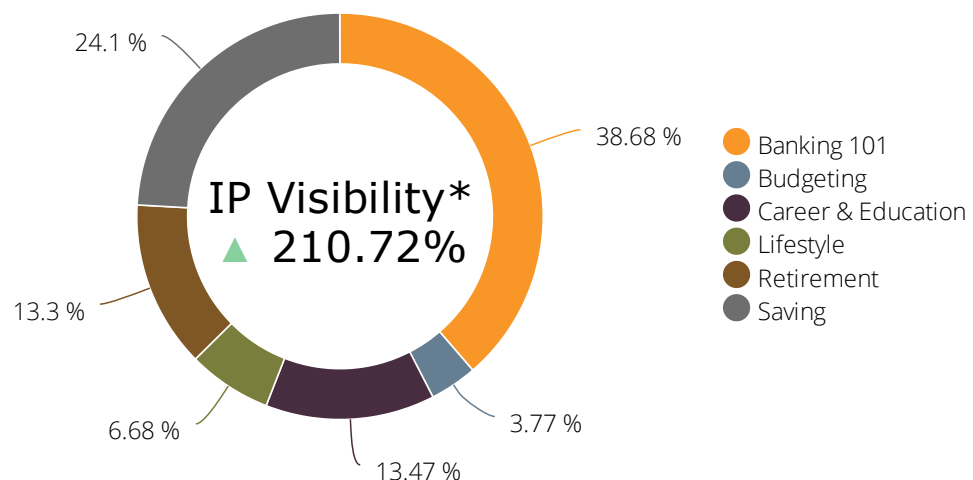
Organic CTR
1.56%
▲ 4.19%

Page Events
1,331
▼ -55.46%

**All metrics on this page are being compared to the previous period.*

Imagination Content Performance

Page Views by Content Pillar for IP Content



*IP Visibility: sum of page views, organic impressions and organic clicks.

Organic Impressions

216,941
▲ 216.85%

Page Views

1,722
▼ -12.37%

Bounce Rate

34.52%
▼ -55.04%

Organic Clicks

2,877
▲ 232.60%

Avg. Time on Site

1:37
▼ -41.47%

Return Visits

517
▼ -15.11%

*These metrics are being compared to the previous month.

Top Performing* IP Content



*Top Performing is a sum of page views, organic impressions, organic clicks, average time spent on site, return visits and bounce rate (reverse negative).

Most Improved Keywords for IP Content

Keyword	SERP	Position Difference	MSV
financial freedom vision board	1	1	70
how to manage your first salary	1	1	10
what to do when scammed out of money	3	3	1,900
401k hardship withdrawal rules	9	9	590
diy projects to save money	9	91	30
diy to save money	11	63	110
what to do when unemployment runs out	14	24	1,600



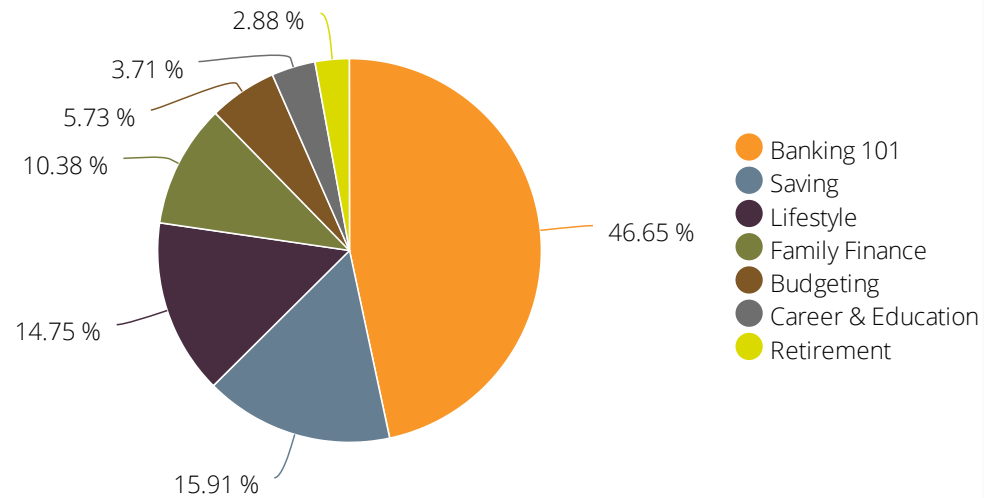
Notes & Analysis

- IP content experienced a 17.4% increase in visibility for tracked keywords in SEMRush comparing March to the previous month.
- Although March experienced a drop in page views, IP content pieces saw a significant increase in organic clicks and impressions, which suggest these content pieces are gaining organic authority.
- In March, IP-published content ranked for 46 out of 61 target keywords across devices, with 19 unique keywords ranking on page 1 (+6% MoM) and 11 keywords on page 2 (+10% MoM).
- Modern Money continues to have featured snippets for the following IP content pieces:
 - "A Financial Vision Board: How to Create One to Make Your Life Goals a Reality" against the target phrase "financial vision board"
 - "How to Save More Money in the Stay-at-Home Economy by Focusing on What Matters Most" against the target phrase "how to save money in the stay at home economy"
- The related content module CTA remains the top performing related content CTA in March. "How to Manage Your First Salary and Grow Your Savings" saw the highest overall Related Content CTR in March (32.8% CTR), followed by "4 Quarantine Money Lessons to Turn New Habits into Long-term Savings Strategies." Regarding the in-article CTA, "Attention, Parents: How to Protect Your Retirement Savings from a Recession" was the only visited piece through said CTA, seeing a 2% MoM increase.

Overall Visibility Performance

Objective: Increase organic search traffic through SEO-optimized content

Organic Impressions by Content Pillar



Page Views

92,962
▲ 13.53%

Organic Clicks

70,512
▲ 18.01%

New Visitors

75,048
▲ 15.39%

Entries

75,521
▲ 15.42%

**These metrics are being compared to the previous month.*

Most Common Organic Entries by Clicks

Page	Impressions	Clicks	CTR
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	298,860	6,572	2.20%
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	497,508	6,141	1.23%
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	94,989	5,555	5.85%
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	77,648	3,023	3.89%
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	173,801	2,632	1.51%



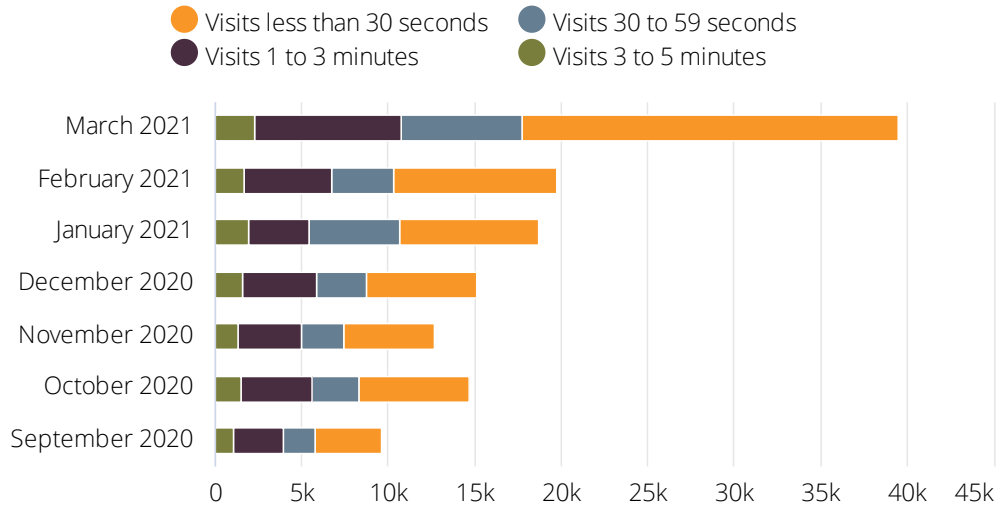
Notes & Analysis

- All pillars experienced a month-over-month increase in organic impressions, with Banking 101 pages experiencing the largest increase at 20.5%. Retirement pages saw the second largest month-over-month increase with 19.3% more organic impressions in March than February, with "The Roth Individual Retirement Account" seeing the largest Retirement page increase at a 66% increase in search impressions MoM.
- Of the top 10 most visible pages (by page views), "13 Ways to Have Fun Without Spending Money" experienced the largest month-over-month increase in page views at 103% more page views in March than February.
- "Not Saving? These 3 Reasons to Save Money Will Give You the Motivation to Start" was the most visible piece organically (organic clicks). Specifically, 76% of traffic to this piece was from the Natural Search channel this month.
- **Google Search Console suggests an LCP issue with the blog page, "How Does Savings Account Interest Work? Here's Your Guide" on mobile. Imagination recommends addressing this issue by adding the ability to defer offscreen images or using the AMP plugin to limit the page load time and ensure the most positive user experience possible.**

Overall Engagement Performance

Objective: Improve site engagement with publication of educationally focused content and increase deposit account openings

Visits by Average Time on Page Group for All Blog Pages



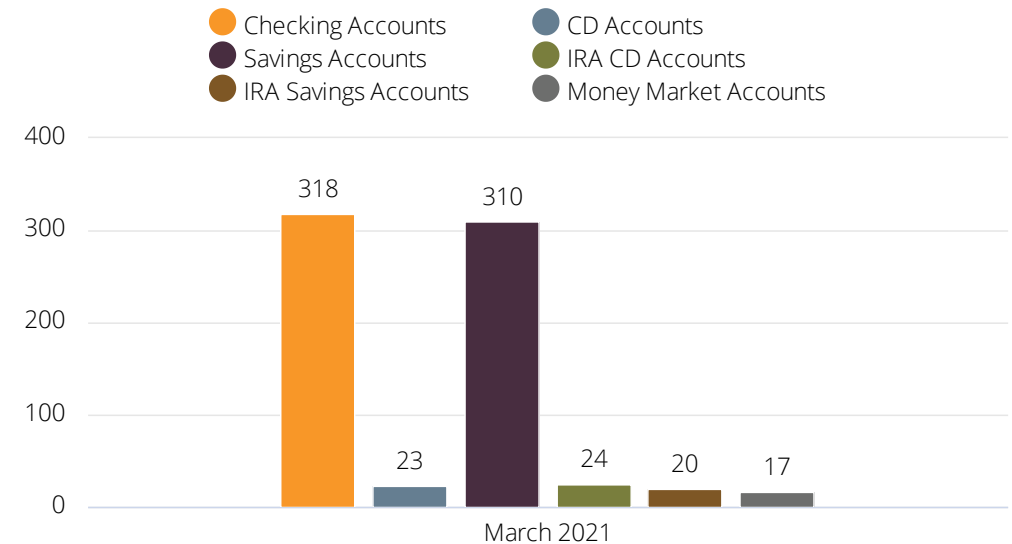
Avg. Time on Site **3:38** ▼ -8.43%

Avg. Page Depth **2** ▲ 42.55%

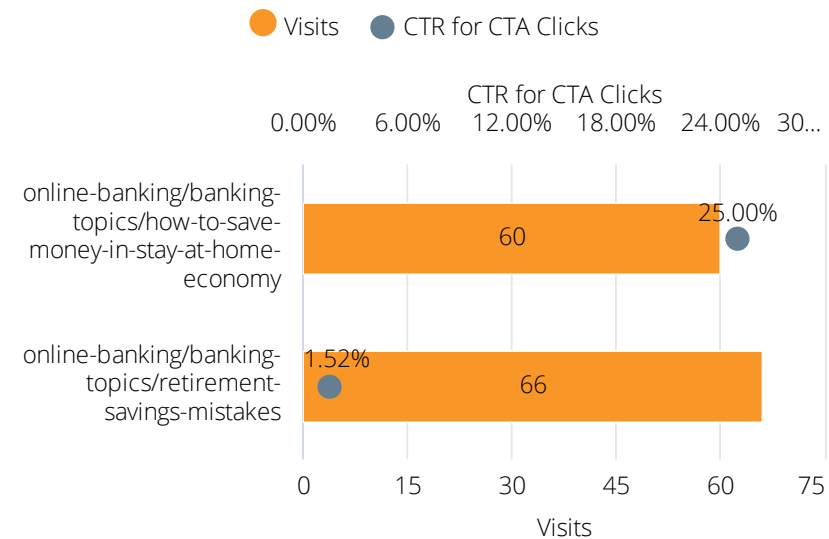
CTR for CTA Clicks **0.02%** ▼ -65.51%

*These metrics are being compared to the previous month.

Account Openings by Account Type



Clickthrough Rate for CTA Clicks by Content Piece



*Click-through rate for CTA clicks includes CTA clicks on a blog page compared to the number of visits on that blog page. This chart ONLY looks at blog pages that experienced a CTR above 1%.



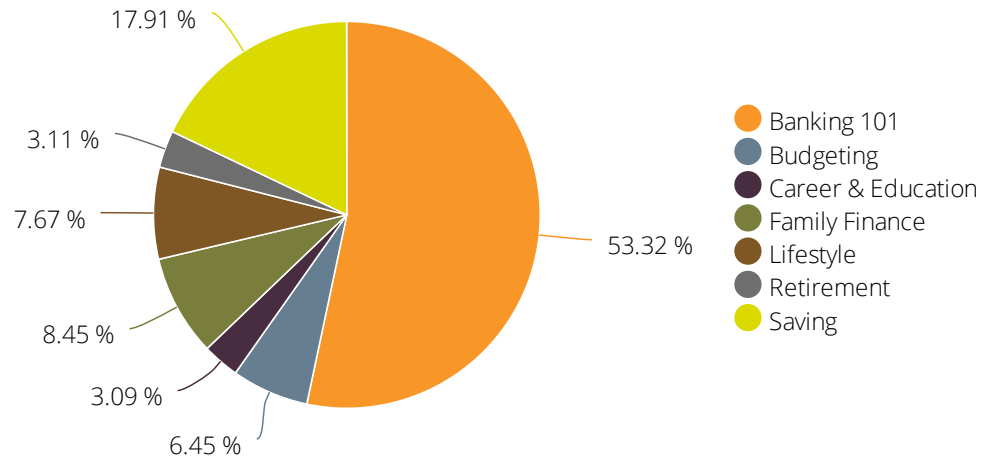
Notes & Analysis

- "How to Save More Money in the Stay-at-Home Economy by Focusing on What Matters Most" experienced the highest CTR for CTA Clicks (25% CTR), with the listicle CTA being the only performing CTA. In contrast, "From Your 20s Through Your 60s: Retirement Savings Mistakes to Avoid" saw one visit from the quick quizzes CTA, making it the second top performing article with a 1.5% CTR for CTA Clicks.
- Although March saw an increase in visits less than 59 seconds, the blog also experienced a 120% increase in visits between 1 and 3 minutes. **An increase in visits across all average time on page groups suggests increased visibility and variation in user interest. For example, 63% of visits less than 30 seconds were by returning visitors in March, which suggests those users had a clear idea of what they wanted from the Modern Money blog.**
- Checking account opens were the most popular account open type in March at 318 total checking account opens, which is a 37% increase month-over-month. In addition, savings account opens experienced a 18.3% month-over-month increase.
- Banking 101 pages are the most popular pages visited before a user started an account application. Not to mention, "How to Open an Online Savings Account" was the most popular previously visited page before starting an account application (see Appendix for more information).

Overall Quality Performance

Objective: Improve quality of content & integrate innovative and new content forms and media types

Return Visits by Content Pillar



Page Events

1,331
▼ -55.46%

Bounce Rate

57.11%
▼ -22.31%

Related Content CTR

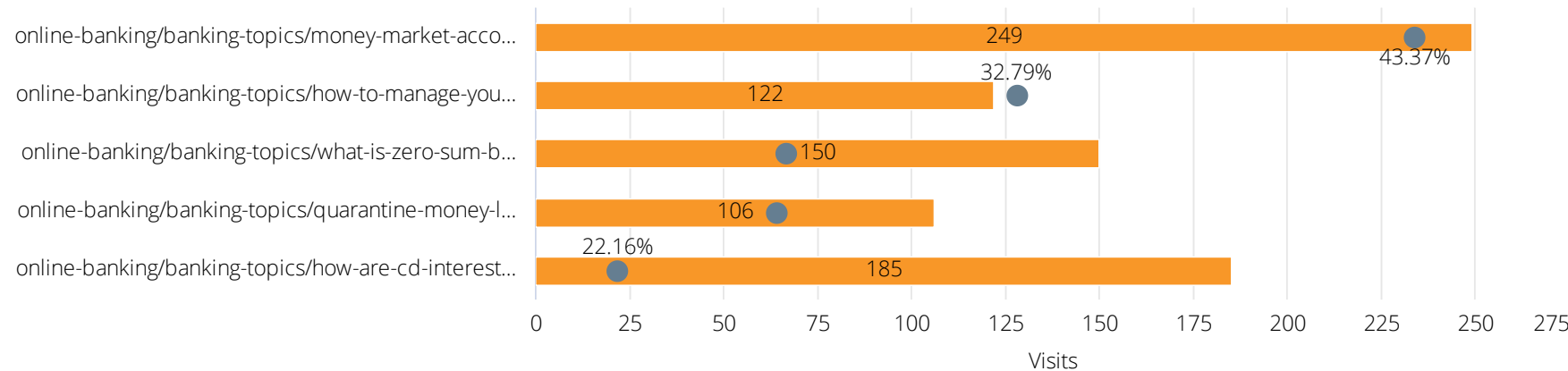
1.10%
▼ -0.80%

**These metrics are being compared to the previous month.*

Top 5 Content Pieces by Related Content CTR

● Visits ● Related Content CTR

Related Content CTR
20.00% 22.50% 25.00% 27.50% 30.00% 32.50% 35.00% 37.50% 40.00% 42.50% 45.00% 47...



Notes & Analysis

- Lifestyle pages experienced the largest increase in page views month-over-month (+39.7%), while Family Finance pages experienced the largest increase in return visits month-over-month (+23.1%), with "Partners in Life and Money: When to Open a Joint Checking Account" receiving the most return visits in March.
- "Money Market Account vs. Savings Account: Which Is Best for You?" experienced the largest month-over-month increase in related content CTR at a 21.8% increase in CTR.
- The related content module continues to outperform the related content side bar as the related content module experienced a 279% higher CTR than the related content side bar CTA.
- An increase in return visits, coupled with a drop in bounce rate, suggests Modern Money's audience finds the content valuable.** Further, returning visitors experienced a 38.7% lower bounce rate than new visitors (39.3% vs 24.1%) in March.

Action Plan

March 2021

Goal(s)

- Increase organic conversions
- Improve mobile user experience

Recommendations

- Incorporate www.discover.com/online-banking/savings-account/ in the internal linking strategy for the content piece, "How to Open an Online Savings Account"
- Add the ability to defer offscreen images or use an AMP plugin to limit the page load time for the page "How Does Savings Account Interest Work? Here's Your Guide"

Why?

- In March, the page www.discover.com/online-banking/savings-account/ had a 47% higher conversion rate (CR) than www.discover.com/how-to-open-an-online-savings-account/ (22.7% CR vs 15.4% CR). By linking www.discover.com/online-banking/savings-account/ to one of the top converting pieces for organic users, Imagination suggests increased organic conversions.
- Google Search Console suggests an LCP (largest contentful paint) issue with the blog page, "How Does Savings Account Interest Work? Here's Your Guide" on mobile. Imagination recommends addressing this issue by adding the ability to defer offscreen image or using an AMP plugin to limit the page load time and ensure the most positive user experience possible.

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Appendix

March 2021



User Journey for Account Applications

Organic

207

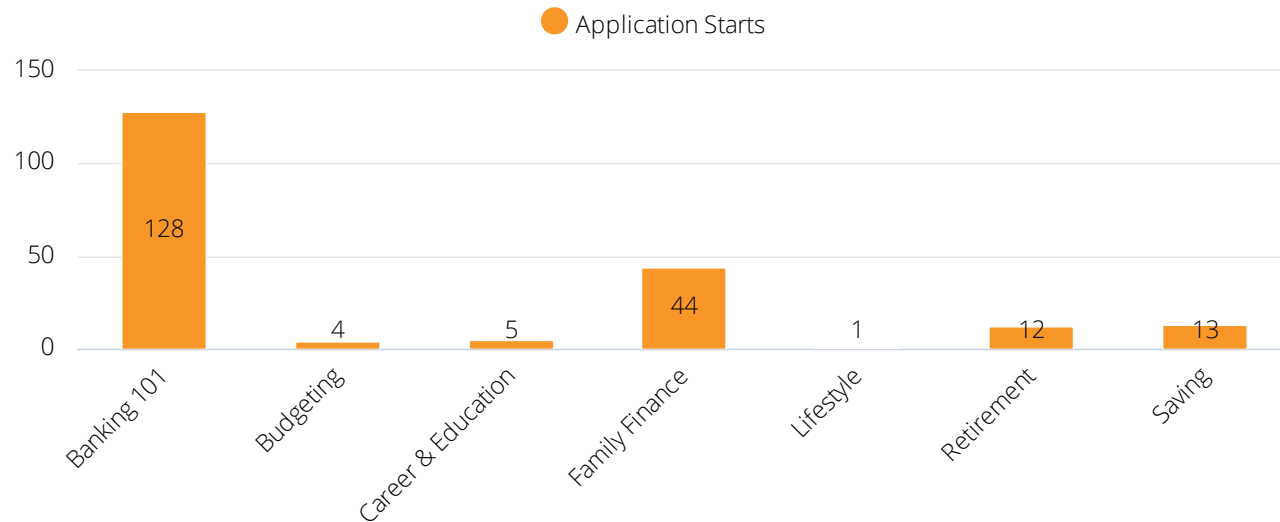
Application Starts

▼ -44.80%

Most Popular Previous Pages by Application Starts

Previous Page Name	Application Starts
online-banking/banking-topics/how-to-open-an-online-savings-account	45
online-banking/banking-topics/when-to-open-a-joint-checking-account	16
online-banking/banking-topics/the-right-time-to-open-a-joint-checking-account	15

Application Starts by Content Pillar



All Other Channels

80

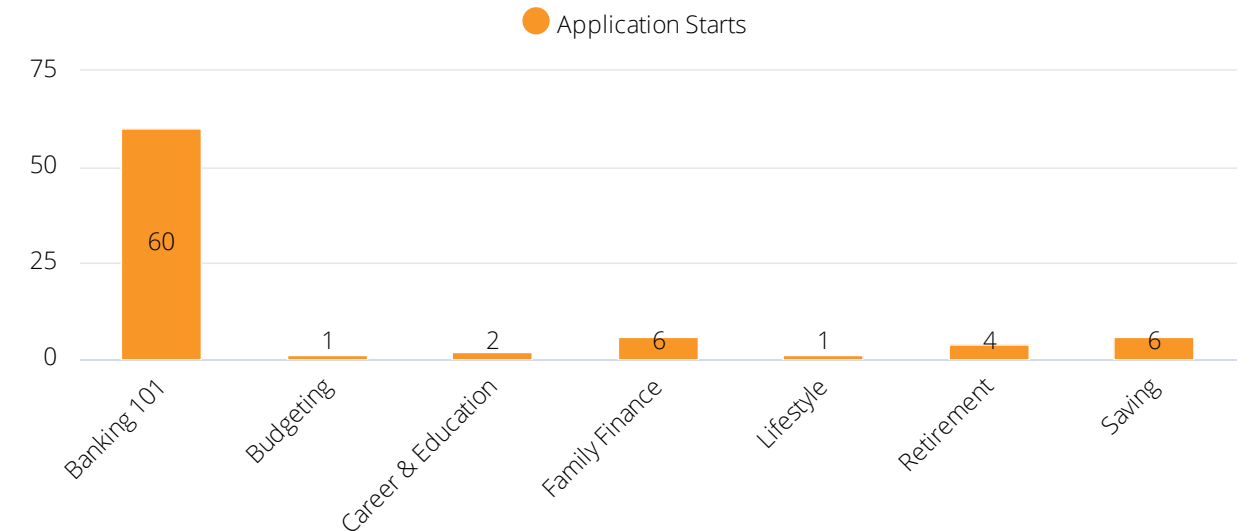
Application Starts

▼ -23.81%

Most Popular Previous Pages by Application Starts

Previous Page Name	Application Starts
online-banking/banking-topics/how-to-open-an-online-savings-account	29
online-banking/banking-topics/category/banking101	4
online-banking/banking-topics/when-to-open-a-joint-checking-account	4

Application Starts by Content Pillar



*These numbers only reflect account application starts for pages that were recognized to be associated with one of the seven Modern Money content pillars. In addition, these numbers exclude performance from pages that include "/Newsletter" in the URL. As a result, the numbers may be less than what is reflected in Adobe Analytics.

AMP vs Non-AMP Page Performance

AMP Pages

31,050

Page Views
▲ 15.69%

6:50

Average Time on Site
▲ 10.30%

92.97%

Bounce Rate
▼ -0.05%

Non-AMP Pages

111,191

Page Views
▲ 75.09%

2:01

Average Time on Site
▼ -17.54%

32.70%

Bounce Rate
▼ -42.50%

Top 10 AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	3,549
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	3,250
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	2,704
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,552
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	1,281
https://www.discover.com/online-banking/banking-topics/how-much-money-should-you-keep-in-your-checking-account/	994
https://www.discover.com/online-banking/banking-topics/how-to-open-a-cd-account/	843
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	829
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	736
https://www.discover.com/online-banking/banking-topics/4-benefits-of-money-market-account/	719

Top 10 Non-AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	6,572
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	6,141
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	5,555
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	3,023
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	2,632
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	2,614
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	1,960
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	1,863
https://www.discover.com/online-banking/banking-topics/4-benefits-of-money-market-account/	1,751
https://www.discover.com/online-banking/banking-topics/how-much-should-you-budget-for-home-repairs/	1,540

Legacy Article Performance: Part I

Page	Page Views	Unique Visitors	New Visitors	Daily Return Visits	Average Time on Site	Average Page Depth	Bounce Rate	Return Visits
online-banking/banking-topics/making-your-life-easier-with-online-banking	1,366	1,152	1,103	80	1:44	0.43	38.74%	144
online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	476	419	216	87	1:38	3.39	28.47%	223
online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety	396	364	235	26	0:53	1.34	6.71%	139
online-banking/banking-topics/the-roth-individual-retirement-account	255	193	109	21	0:56	12.36	11.61%	98
online-banking/banking-topics/compounding-your-savings-for-retirement	184	168	137	21	1:48	1.92	31.87%	38
online-banking/banking-topics/four-reasons-to-open-savings-account	100	94	77	4	1:20	1.91	34.29%	18
online-banking/banking-topics/3-ways-to-make-saving-money-easier	89	72	67	9	1:11	1.42	26.47%	15
online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals	87	76	27	14	0:10	2.85	5.88%	50
online-banking/banking-topics/4-strategies-for-achieving-stretch-savings-goal	72	69	61	4	1:03	0.90	22.58%	10
online-banking/banking-topics/what-to-do-with-your-401k-when-you-leave-your-job	64	58	40	7	0:59	1.00	31.37%	22
online-banking/banking-topics/10-tips-for-catching-up-on-retirement-savings	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/5-easy-money-saving-tips	0	0	0	0	0:00	0.00	0.00%	0

Legacy Article Performance: Part II

Page	Page Views	Unique Visitors	New Visitors	Daily Return Visits	Average Time on Site	Average Page Depth	Bounce Rate	Return Visits
online-banking/banking-topics/calculating-your-retirement-needs	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/converting-to-a-roth-ira-is-it-right-for-you	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/doing-the-math-how-much-will-you-need-for-retirement	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/dont-wait-start-building-an-emergency-fund-now	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/employer-sponsored-retirement-plans-adding-up-the-pluses	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/financial-review-checklist	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/make-saving-for-retirement-a-reality	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/planning-retirement-distributions-consider-opportunities-and-trade-offs	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/retiring-turn-to-cds-for-cash-flow	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/three-key-retirement-income-strategies	0	0	0	0	0:00	0.00	0.00%	0
online-banking/banking-topics/three-steps-to-help-save-for-short-term-goals	0	0	0	0	0:00	0.00	0.00%	0