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Discover Financial Services Content Marketing Report

January 2021



Executive Summary

January 2021

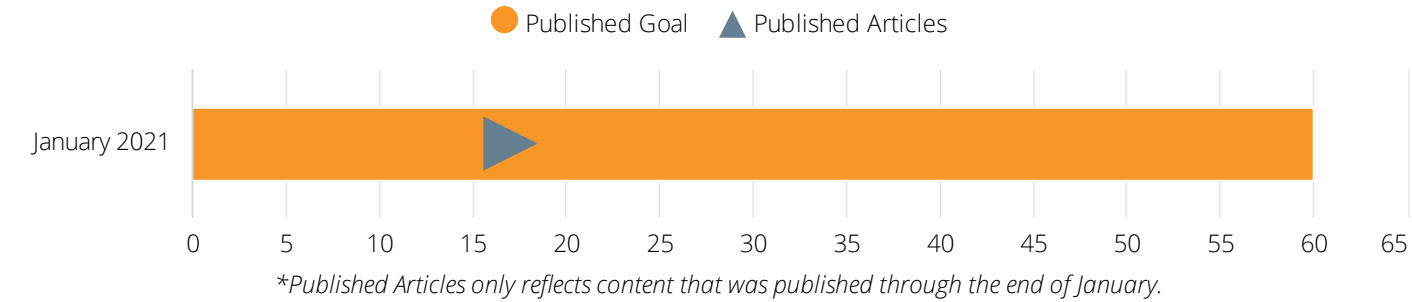
Key Takeaways

- Comparing January to December, January experienced a 19.8% increase in visibility for tracked keywords for IP content.
- Of the Related Content CTAs, the Related Content Module was the most successful in directing users to IP content with an average clickthrough rate of 10.2%.
- Of all content pillars, Retirement pages experienced increased interest this month with 60% more return visits month-over-month.
- As savings account opens were the most popular account open this month, a common user journey consequently included bottom-funnel savings pages.

Recommendations

- As the Related Content Module remains the most effective CTA in driving users to IP content, the Imagination team recommends adding at least one IP content piece to the module, if applicable.
- With Retirement pieces gaining more visibility and authority, the Imagination team will monitor interest in this topic to suggest future optimization opportunities.

Imagination Content Progress



Growth Goals* MoM Progress

The following metrics are being compared to the previous month:

Visibility

▲ 8.92%

Engagement

▲ 37.63%

Quality

▲ 31.44%

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

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

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

January KPI Snapshot

Visibility
▲ **8.92%**

Engagement
▲ **37.63%**

Quality
▲ **31.44%**

Page Views
92,809
▲ 19.19%

Entries
72,610
▲ 18.32%

Avg. Time on Page
4:27
▲ 6.79%

Total Account Opens
878
▲ 51.12%

Return Visits
13,681
▲ 21.44%

Search Impressions
4,162,337
▲ 8.01%

New Users
72,807
▲ 19.64%

Avg. Page Depth
2
▼ -11.82%

Bounce Rate
82.74%
▼ -2.19%

Organic Clicks
67,548
▲ 22.28%

Unique Visitors
81,531
▲ 19.78%

Organic CTR
1.38%
▲ 12.91%

Page Events
11,758
▲ 45.38%

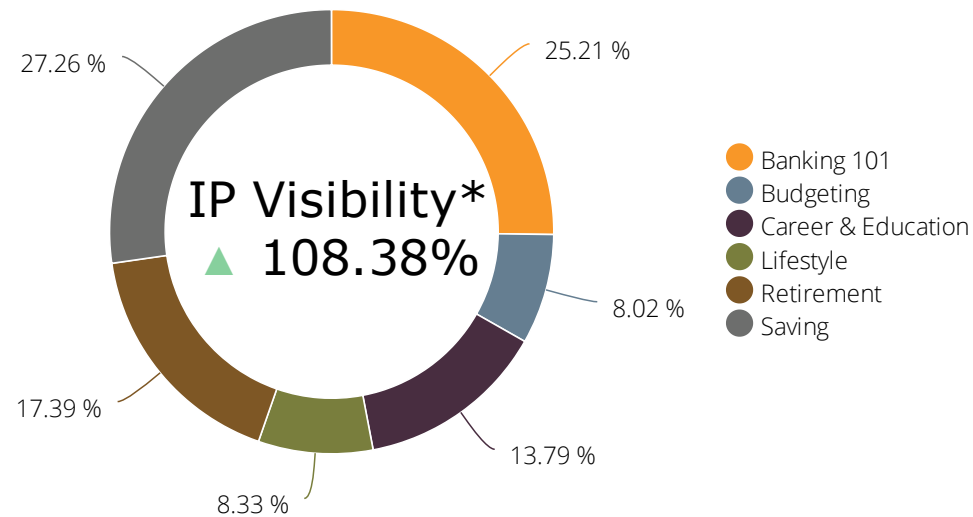
**All metrics on this page are being compared to the previous period.*

Imagination Content Performance

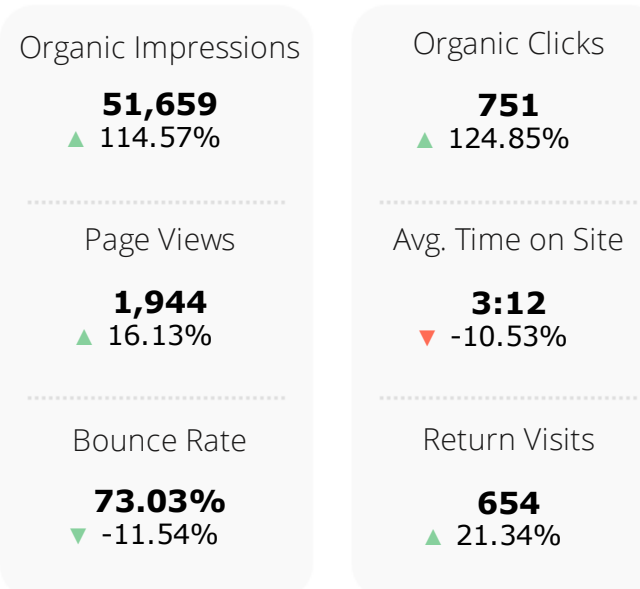


Notes & Analysis

Page Views by Content Pillar for IP Content



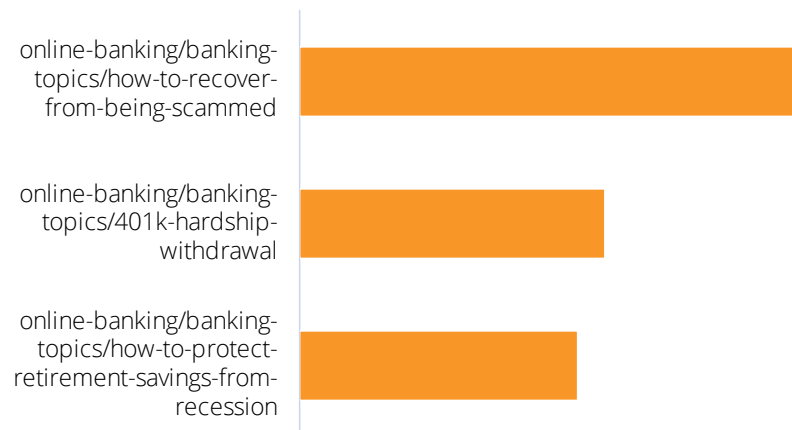
*IP Visibility: sum of page views, organic impressions and organic clicks.



*These metrics are being compared to the previous month.

- Comparing January to December, January experienced a 19.8% increase in visibility for tracked keywords for IP content.
- In January, IP-published content ranked for 46 out of 58 target keywords across devices, with 15 unique keywords ranking on page 1 (57% decrease MoM) and 16 keywords on page 2 (45% increase MoM). In total, IP content is ranking for 964 unique keywords across devices (57% increase MoM).
- IP-content earned one new feature SERP displayed on desktop, mobile and voice searches in January: "A Financial Vision Board: How to Create One to Make Your Life Goals a Reality" against the target phrase "financial vision board" (MSV: 210).
- "How to recover from being scammed" experienced the most overall page views, organic clicks and impressions of the IP-published content.
- Of the Related Content CTAs, the Related Content Module was the most successful in directing users to IP content with an average CTR of 10.2%. Specifically, "How to Manage Your First Salary and Grow Your Savings" saw the highest Related Content Module CTR at 32.4%. As for the other Related Content CTAs, "Quarantine Money Lessons" saw the highest Side Block CTR at 7.14% and "Deciding When to Use Your Emergency Fund: Is Now the Right Time?" saw the highest In-Article CTR at 4.9%.

Top Performing* IP Content



Most Improved Keywords for IP Content

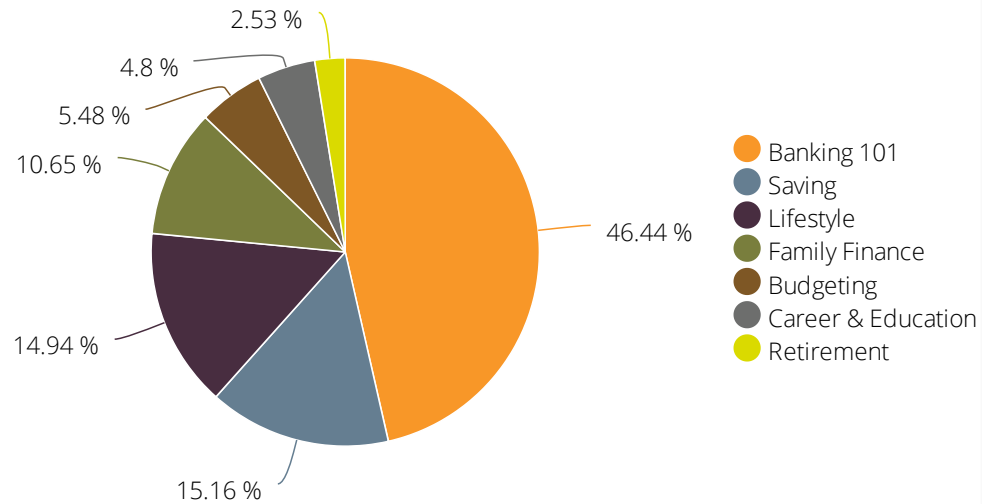
Keyword	SERP	MSV
financial vision board	1.00	210.00
saving money in quarantine	2.00	10.00
financial freedom vision board	5.00	50.00
how to recover money from a scammer	5.00	210.00
scammed out of money	6.00	70.00
does budget billing save money	11.00	20.00

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

Overall Visibility Performance

Objective: Increase organic search traffic through SEO-optimized content

Organic Impressions by Content Pillar



Page Views	Organic Clicks
92,809	67,548
▲ 19.19%	▲ 22.28%

New Visitors	Entries
72,807	72,610
▲ 19.64%	▲ 18.32%

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

Top 6 Most Common Organic Entries by Clicks

Page Name	Impressions	Clicks	CTR
/online-banking/banking-topics/how-interest-works-on-savings-accounts/	164,536	2,771	1.68%
/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	24,435	2,177	8.91%
/online-banking/banking-topics/3-reasons-to-save-more-money/	69,985	1,986	2.84%
/online-banking/banking-topics/where-to-keep-emergency-fund/	25,491	1,792	7.03%
/online-banking/banking-topics/making-your-life-easier-with-online-banking/	24,092	1,124	4.67%
/online-banking/banking-topics/how-to-open-a-cd-account/	47,206	834	1.77%



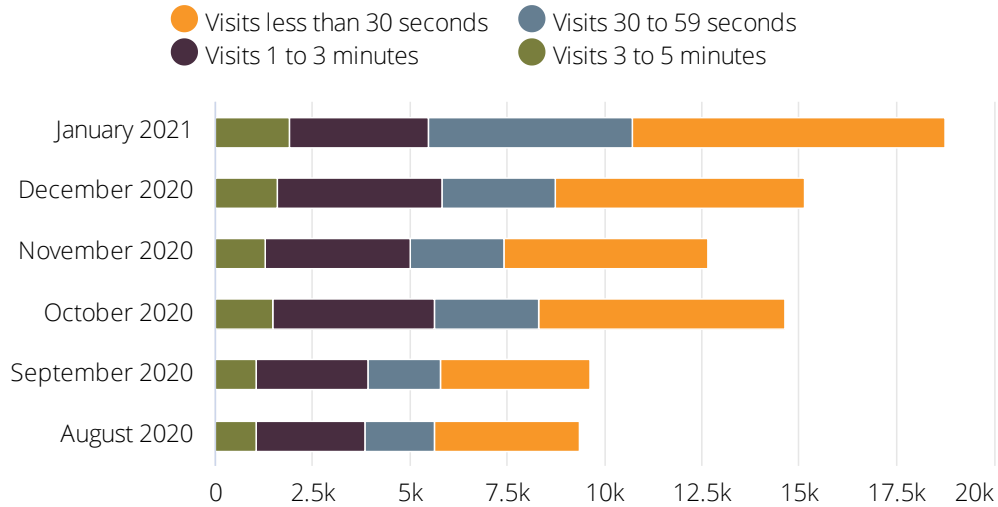
Notes & Analysis

- "How Does Savings Account Interest Work? Here's Your Guide" was the most visible piece all around with the most organic clicks (+43% MoM), impressions (+17% MoM) and page views (+41% MoM). This is likely due to the increase in savings account interest at the beginning of the year. In addition, of the top 10 content pieces, that content piece on mobile experienced the highest month-over-month increase (+46.4%).
- The Modern Money blog ranked against 39.1k keywords (3.34% MoM increase) driving \$98.4k in search traffic (2% increase MoM). Top non-branded keywords driving traffic to Modern Money content pieces this month were:
 - "how does interest work on a savings account" (MSV: 1,000 | SERP: 1)
 - "things to do that don't cost money" (MSV: 480 | SERP: 1)
 - "advantages of online banking" (MSV: 480 | SERP: 1)

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



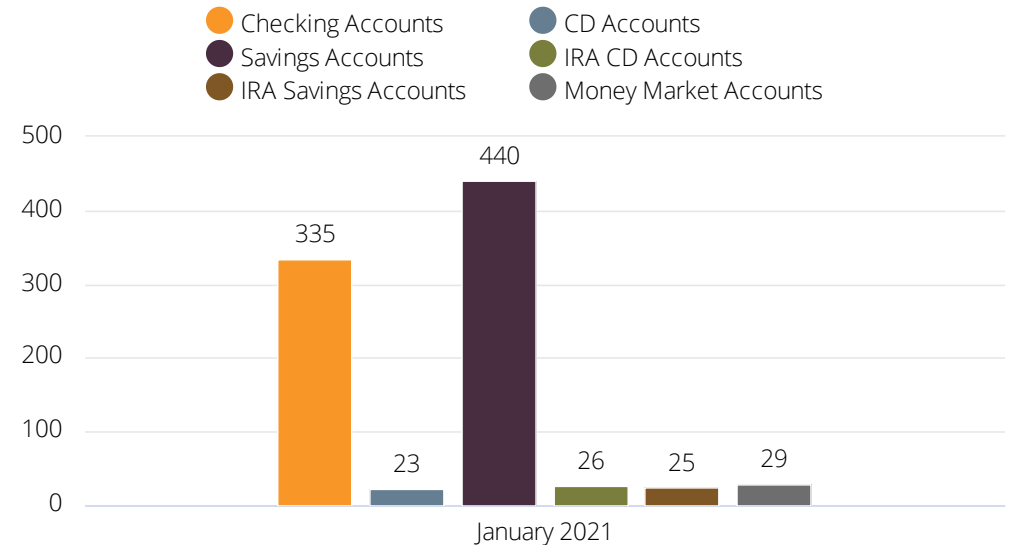
Avg. Time on Site
4:27
▲ 6.79%

Avg. Page Depth
2
▼ -11.82%

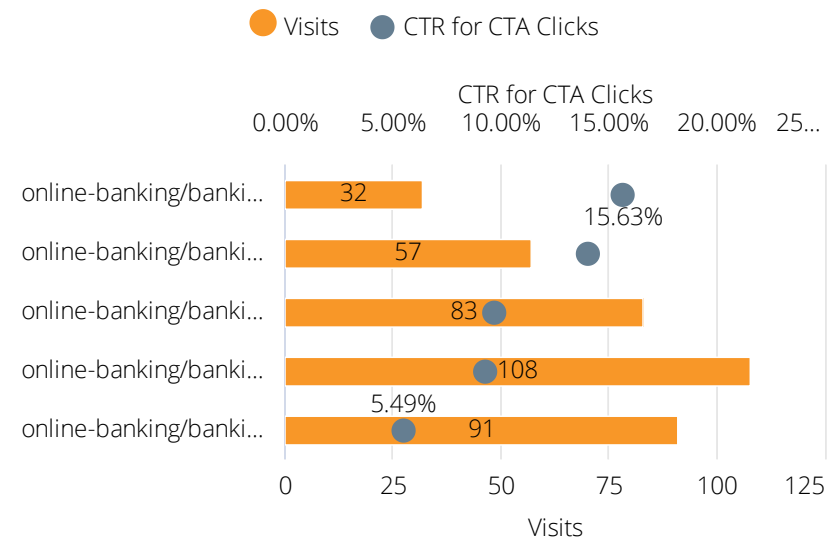
CTR for CTA Clicks
0.07%
▼ -8.58%

**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%.



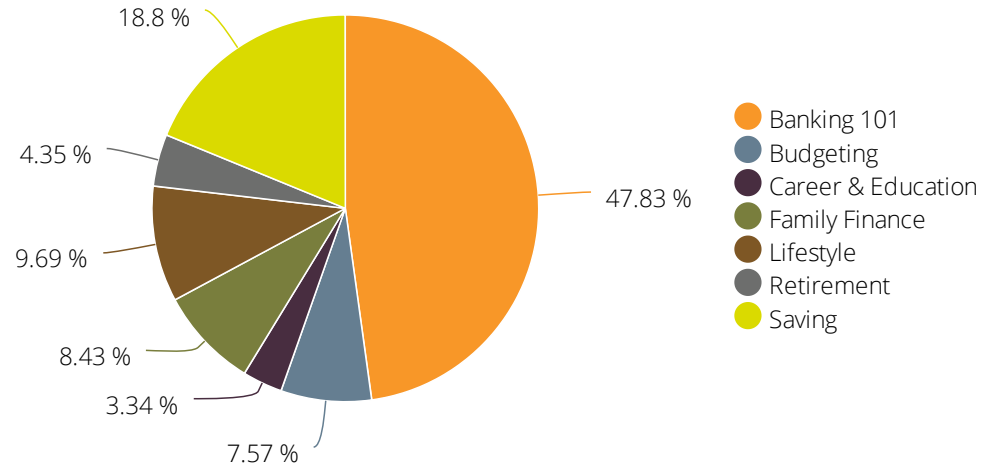
Notes & Analysis

- Dissimilar to previous months, January saw more than 2 content pieces experience a CTR for CTA clicks greater than 1%. Specifically, "Is Now a Good Time to Buy a House?" experienced the highest CTR for CTA clicks (15.6%), followed by "How to Handle a Pay Cut: Budgeting in Uncertain Times" (14%). Both of these are IP content pieces and were visited due to the listicle tag. In fact, the listicle tag experienced a 300% higher CTR than the quick quizzes tag.
- Visits between 1 and 3 minutes were the most common user journeys that ended with an application complete. Specifically, "How to open an online savings account" was the most popular user journey that included an application complete. This makes sense as savings accounts are in high interest at the beginning of the year.
- Of the pages that experienced at least 100 organic visits, "The Right Time to Open a Joint Checking Account" and "The Roth Individual Retirement Account" were the most popular entry pages for organic users before opening an account. Specifically, the former content piece saw a 12% conversion rate, while the latter saw an 11% conversion rate.

Overall Quality Performance

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

Return Visits by Content Pillar



Page Events

11,758
▲ 45.38%

Bounce Rate

82.74%
▼ -1.85%

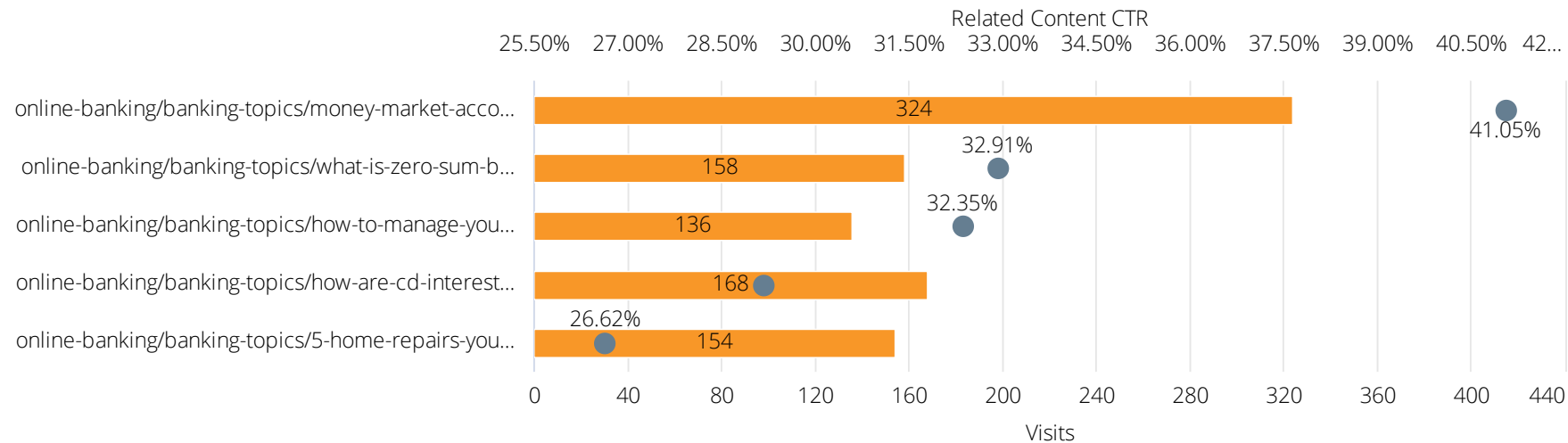
Related Content CTR

1.48%
▼ -0.40%

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

Top 5 Content Pieces by Related Content CTR

● Visits ● Related Content CTR



Notes & Analysis

- Comparing January to December, all content pillars experienced increased return visits and page views. However, of all the pillars, Retirement saw the largest increase in return visits (+60% MoM), while Budgeting saw the largest increase in page views (+44% MoM). Specifically, "The Roth Individual Retirement Account" experienced the most return visits of the retirement pieces in January, followed by "Traditional IRA vs. Roth IRA: How to Make the Right Choice for Your Retirement Goals".
- The Related Content Module continues to be the most popular related content CTA this month by experiencing a 275% higher CTR than the Side Block CTA. Specifically, "Money Market Account vs Savings Account: Which is Best for You?" saw the highest CTR at 41%.
- Of the most engaging content pieces this month, "4 Places to Keep Your Emergency Fund" saw the largest increase in page events (+9,400% MoM), which we also saw in December. This is likely due to "Money Market Account vs Savings Account: Which is Best for You?" being on the related content side block for that piece. Not to mention, contextual relevance also played a part as "4 Places to Keep Your Emergency Fund" mentions a money market account being one of the places to keep an emergency fund.

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Appendix

January 2021



AMP vs Non-AMP Page Performance

AMP Pages

32,312

Page Views
▲ 22.41%

6:10

Average Time on Site
▲ 13.36%

92.68%

Bounce Rate
▼ -0.35%

Non-AMP Pages

60,497

Page Views
▲ 17.54%

3:16

Average Time on Site
▼ -0.94%

75.90%

Bounce Rate
▼ -3.76%

Top 10 AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	3,291
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	2,987
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	2,742
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	1,749
https://www.discover.com/online-banking/banking-topics/how-to-open-a-cd-account/	971
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	894
https://www.discover.com/online-banking/banking-topics/get-cash-without-paying-an-atm-fee-with-these-4-tips/	886
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	706
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	655
https://www.discover.com/online-banking/banking-topics/how-much-money-should-you-keep-in-your-checking-account/	640

Top 10 Non-AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	6,701
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	5,112
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	4,959
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	4,201
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	2,320
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,815
https://www.discover.com/online-banking/banking-topics/how-much-should-you-budget-for-home-repairs/	1,689
https://www.discover.com/online-banking/banking-topics/how-to-open-a-cd-account/	1,674
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	1,502
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	1,285

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	1,179	982	950	80	6:02	0.31	89.04%	117
online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	555	471	256	85	3:50	3.70	58.45%	241
online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety	442	387	239	32	1:12	1.31	28.62%	162
online-banking/banking-topics/the-roth-individual-retirement-account	380	302	159	61	2:05	2.71	41.32%	175
online-banking/banking-topics/compounding-your-savings-for-retirement	211	178	143	29	3:50	2.59	79.79%	53
online-banking/banking-topics/four-reasons-to-open-savings-account	138	129	101	11	2:31	2.56	78.48%	29
online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals	120	102	66	16	1:20	3.74	26.32%	39
online-banking/banking-topics/employer-sponsored-retirement-plans-adding-up-the-pluses	69	68	67	1	0:52	0.55	78.33%	1
online-banking/banking-topics/a-lifetime-of-investing-how-to-get-started	59	53	24	10	1:05	3.15	39.53%	30
online-banking/banking-topics/10-tips-for-catching-up-on-retirement-savings	58	51	43	5	2:23	3.31	86.21%	9
online-banking/banking-topics/4-strategies-for-achieving-stretch-savings-goal	58	56	49	2	2:21	2.22	93.18%	7

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/what-to-do-with-your-401k-when-you-leave-your-job	58	52	42	3	1:56	2.50	67.39%	11
online-banking/banking-topics/3-ways-to-make-saving-money-easier	37	36	34	3	0:16	5.03	92.31%	3
online-banking/banking-topics/converting-to-a-roth-ira-is-it-right-for-you	37	30	18	6	1:31	3.89	81.25%	16
online-banking/banking-topics/retiring-turn-to-cds-for-cash-flow	35	32	21	2	2:54	4.71	72.22%	11
online-banking/banking-topics/three-steps-to-help-save-for-short-term-goals	30	27	21	3	1:47	8.00	85.00%	7
online-banking/banking-topics/dont-wait-start-building-an-emergency-fund-now	25	24	18	5	3:34	8.88	21,385.71%	7
online-banking/banking-topics/5-easy-money-saving-tips	18	18	14	3	1:00	9.50	6,000.00%	4
online-banking/banking-topics/why-you-need-a-financial-plan	17	14	10	4	0:23	9.94	2,277.78%	6
online-banking/banking-topics/make-saving-for-retirement-a-reality	14	7	3	8	6:59	6.64	41,945.45%	8