

DISCOVER[®]

Discover Monthly Report
December 2020

imagination.

Executive Summary

December 2020

KEY TAKEAWAYS

- Lifestyle pages saw increased visibility through more organic impressions and overall page views month over month as user interest shifts to savings in a stay-at-home economy.
- The blog saw 18% more total account opens. Despite checking account content being a popular user journey, savings accounts were the most popular account open in December at 271 savings account opens.
- IP content experienced a 24.9% month-over-month increase in average visibility for all tracked keywords in SEMRush.

RECOMMENDATIONS

- As Lifestyle content continues to experience increased visibility and engagement, our team recommends monitoring the performance of these pieces to point out potential opportunity.
- As checking account content was a popular user journey but did not experience high conversion, our team recommends monitoring said checking account content to ensure there is not a disconnect.

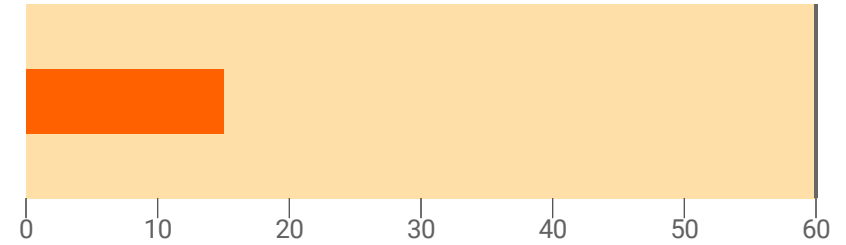
DECEMBER 2020 CORE UPDATE

Algorithm rollout period: 12/3-12/16

Google updates have increasingly been less about ranking factors and more about improving how queries and webpages are understood. It's speculated that the December core update represented Google's use of more sophisticated natural language processing to providing users with content that does the best job at answering their question.

The Modern Money blog saw a 4.16% increase in keyword rankings in December with limited ranking fluctuations, which indicates the blog was not negatively impacted by this update.

Imagination Content Progress



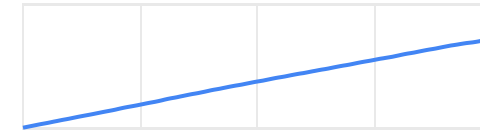
Imagination Scope: 60 content pieces

Progress*: 15 or 25% published

**Progress only reflects content that was published through the end of December.*

PRIMARY GOAL

Increase organic search traffic through SEO-optimized content



This graph represents the accumulation of organic clicks to all **blog pages from Aug. 1, 2020, to date.*

SECONDARY GOALS

Engagement: Increase deposit account openings & improve site engagement with content

Quality: Improve quality of content & integrate new content forms

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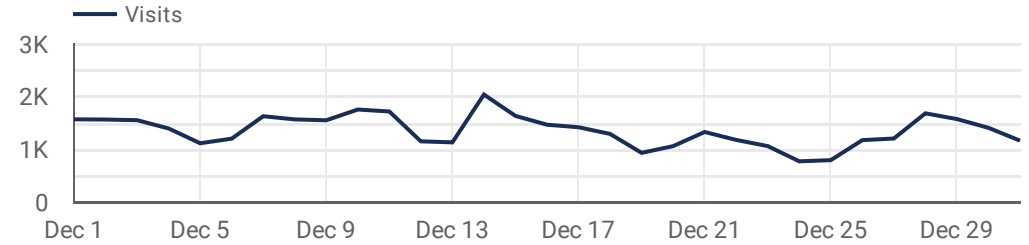
KPI Monthly Snapshot

All metrics on this page are being compared to the previous period (Nov. 1-30).

Visibility

Increase organic search traffic through SEO-optimized content

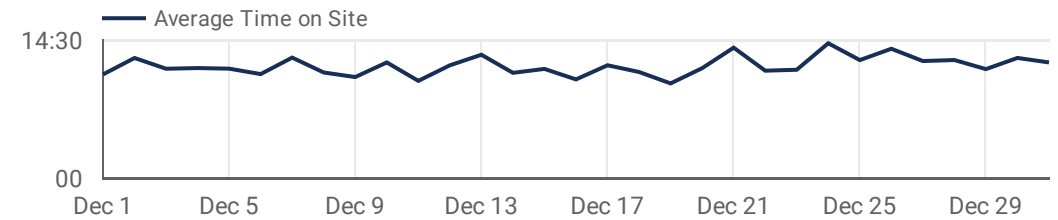
Page Views	77,865	↑ 11.0%	Exits	60.3K	↓ 8.4%
Unique Visitors	68.1K	↑ 10.9%	New Visits	60.9K	↑ 9.8%
Entries	61.4K	↑ 8.5%	Organic Traffic	55.2K	↓ 0.5%



Engagement

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

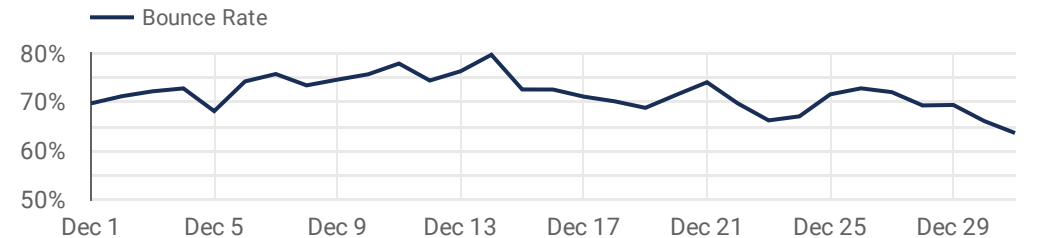
Avg. Time on Site	04:10	↓ -3.9%	Social Shares	1	-75%
Average Page Depth	2.5	↑ 82.8%	CTR for CTA Clicks	0.15%	↑ 99.4%



Quality

Improve quality of content, and integrate innovative and new content forms and media types

Daily Return Visits	5.4K	↑ 4.4%	Return Visits	11.3K	↑ 12.0%
Bounce Rate	84.8%	↓ 0.9%	Related Content CTR	3.5%	↑ 21.5%
Page Events	8.1K	↑ 30.9%	Bounces	53.2K	↓ 8.0%



Traffic Acquisition | IP Content

Page Views

1.67K

↑ 65.9%

Average Time on Site

03:34

↓ -2.6%

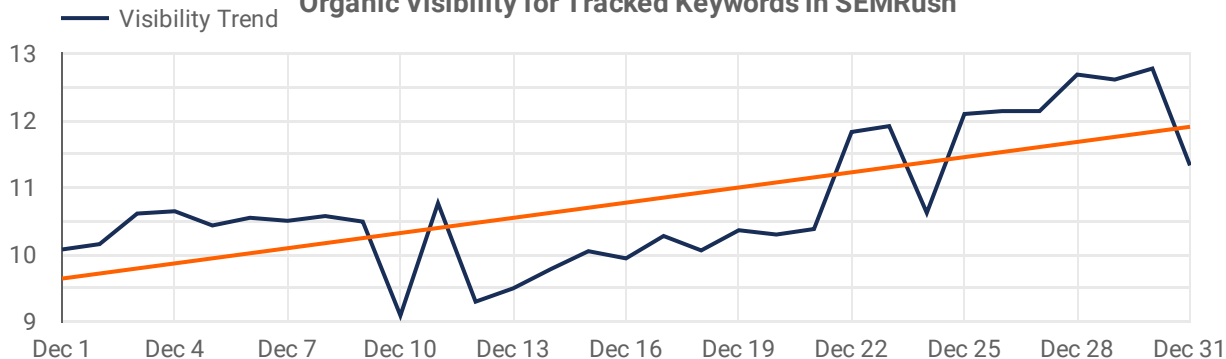
Bounce Rate

82.55%

↑ 12.2%

These metrics are being compared to the previous month.

Organic Visibility for Tracked Keywords in SEMRush



Key Takeaways

- "Deciding When to Use Your Emergency Fund: Is Now the Right Time?" experienced the highest CTR for in-article CTA clicks at 6.2%, followed by "Attention, Parents: How to Protect Your Retirement Savings from a Recession" at 3.3%. Overall, IP content saw a 0.75% click-through rate for the in-article CTA.
- In December, IP-published content ranked for 38 out of 52 target keywords across devices, with 35 unique keywords ranking on page 1 (250% increase MoM). In total, IP content is ranking for 613 unique keywords across devices (306% increase MoM) for the 15 pieces of IP-published content.
- IP-content earned two new featured SERPs displayed on desktop, mobile and voice searches in December. "How to Recover From Being Scammed: Take These Proactive Steps" against the target phrase "how to recover money from a scammer" (MSV: 210), and "How to Save More Money in the Stay-at-Home Economy by Focusing on What Matters Most" against the targeted key phrase "how to save money in the stay at home economy" (MSV: 10).

Ranking Keywords for IP-Published Content

Query	Avg SERP	MSV	CPC	Traffic Cost
certificate of deposit discover	1	10	\$11.2	\$0
discover bank certificate of deposit	1	10	\$10.94	\$0
discover blog	1	10	\$0	\$0
discover cds	1	10	\$0	\$0
discover certificate of deposit	1	210	\$10.04	\$0
recover money from scam	1	10	\$0	\$0
quarantine money lessons	1.05	10	\$0	\$0

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Page Name	Content Group	Organic Impressions	Organic Clicks	Page Views	Return Visits
1. online-banking/banking-topics/how-cds-work	Banking 101	648	3	213	78
2. online-banking/banking-topics/how-to-handle-a-pay-cut/	Budgeting	598	3	164	25
3. online-banking/banking-topics/quarantine-money-lessons/	Saving	2,540	49	152	52
Grand total		24,076	334	1,674	539

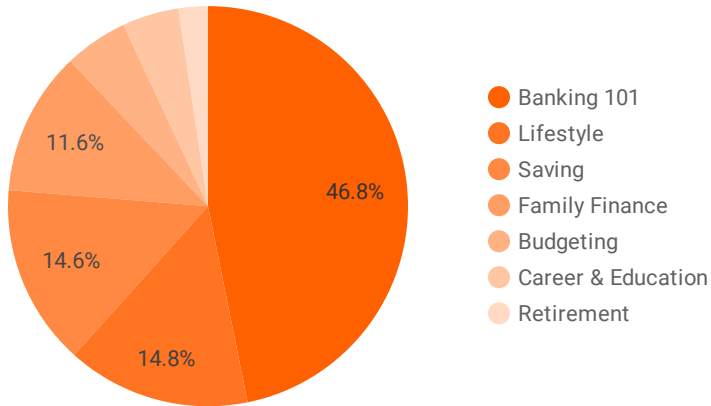
Traffic Acquisition | Visibility

Objective: Increase organic search traffic through SEO-optimized content

Page Views 77.9K ↑ 11.0%	Unique Visitors 68.1K ↑ 10.9%	Organic Traffic 55.2K ↑ 0.5%	New Visitors 60.9K ↑ 9.8%
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These metrics are being compared to the previous month.

Organic Impressions by Content Pillar



Key Takeaways

- "How Does Savings Account Interest Work? Here's Your Guide" was the most popular content piece in December with the most organic traffic (4.7K clicks) and visibility (333K organic impressions).
- The most visible content piece this month remains "13 Ways to Have Fun Without Spending Money" with over 3,200 page views. However, of the top 10 content pieces, the amp page for the article "Benefits of Online Banking" experienced the largest increase in interest at 55.3% more page views month over month.
- Lifestyle pages experienced over a 5,500% increase in impressions month over month. In addition, the Lifestyle pages also saw a 176.6% MoM increase in page views. Specifically, Lifestyle content around saving money at home saw increased visibility, leading to increased engagement on the site, resulting in Modern Money's increased authority around this topic.

Query	Landing Page	Impressions	URL Clicks	URL CTR
advantages of internet banking	https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,905	395	20.73%
importance of savings	https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	1,374	242	17.61%
advantages of online banking	https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,774	226	12.74%

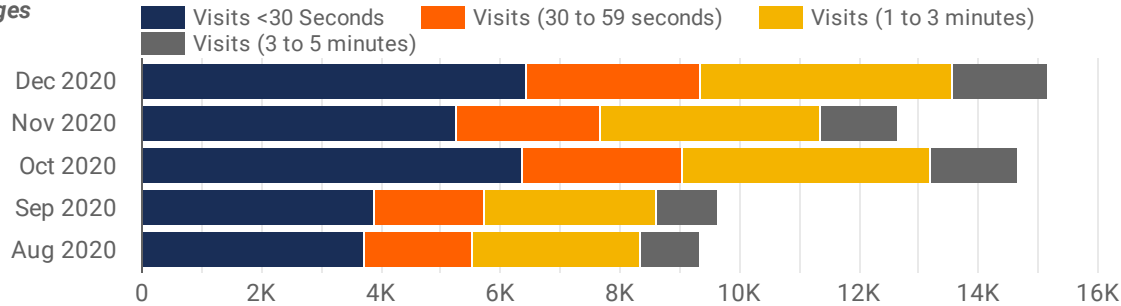
	Page Name	Total Page Views	% Δ
1.	online-banking/banking-topics/13-ways-to-have-fun-without-spending-money	3,259	-0.3% ↓
2.	online-banking/banking-topics	3,020	8.3% ↑
3.	online-banking/banking-topics/how-interest-works-on-savings-accounts	2,928	28.4% ↑
4.	online-banking/banking-topics/3-reasons-to-save-more-money	2,491	-18.1% ↓
5.	online-banking/banking-topics/where-to	2,384	23.3% ↑

Traffic Acquisition | Engagement

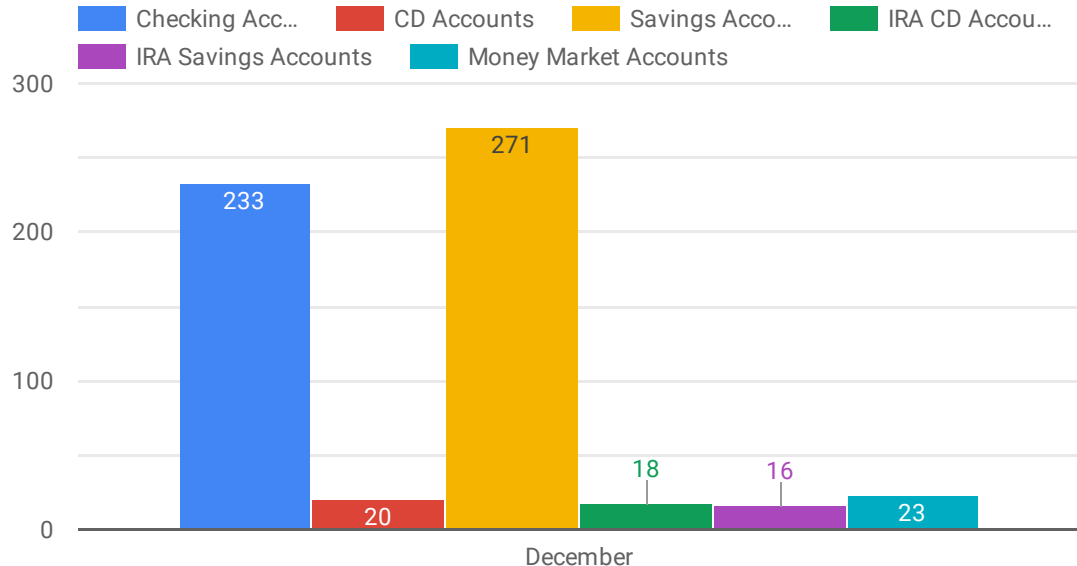
Objective: Improve site engagement with publication of educationally focused content and increase deposit account openings



Number of Visits by Average Time on Page Group for All Blog Pages



Account Openings by Account Type



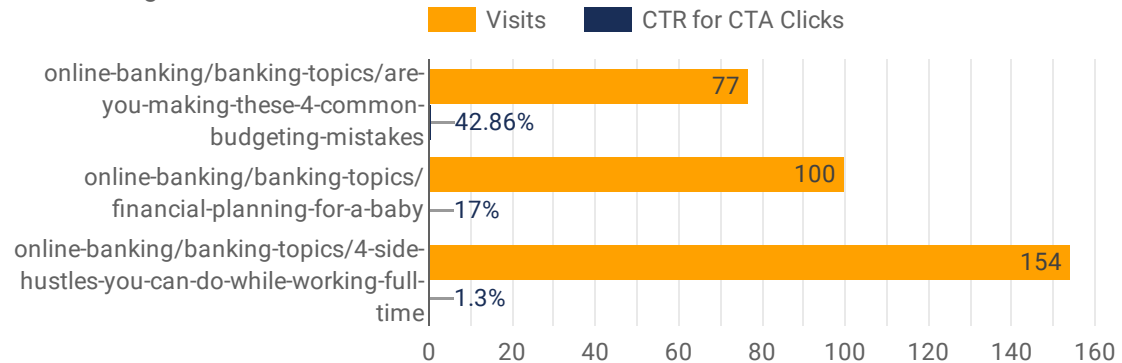
Key Takeaways

- The blog saw 18% more total account opens, with savings accounts being the most popular account open in December at 271 savings account opens (+29.7% MoM).

- Visitors who spent between 1 and 3 minutes on a page remains the most popular journey that includes an application complete. Specifically, "5 Steps to Open an Online Checking Account" experienced the most application completes, followed by "How to Open an Online Savings Account." **This suggests that checking account opens are still in demand for users even though savings accounts were more popular overall.**

- The quick quizzes and listicle tags remain the top-performing CTAs in December. Dissimilar to the previous month, the listicle tag outperformed the quick quizzes tag this month by receiving a 175% higher CTR than the quick quizzes tag.

Click-Through Rate for CTA Clicks*



*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

Traffic Acquisition | Quality

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

Related Content CTR

3.5%

↑ 21.5%

Page Events

8.1K

↑ 30.9%

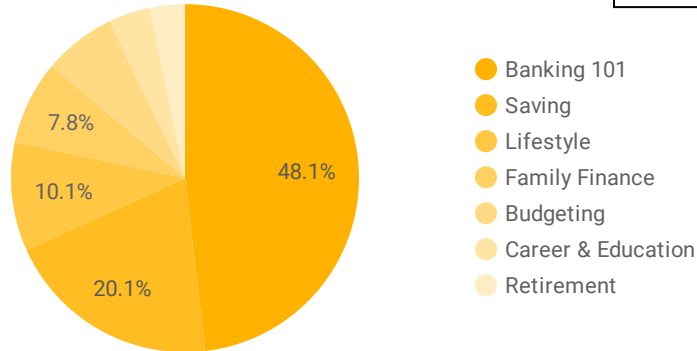
Bounce Rate

84.8%

↑ 0.9%

These metrics are being compared to the previous month.

Return Visits by Content Pillar



Key Takeaways

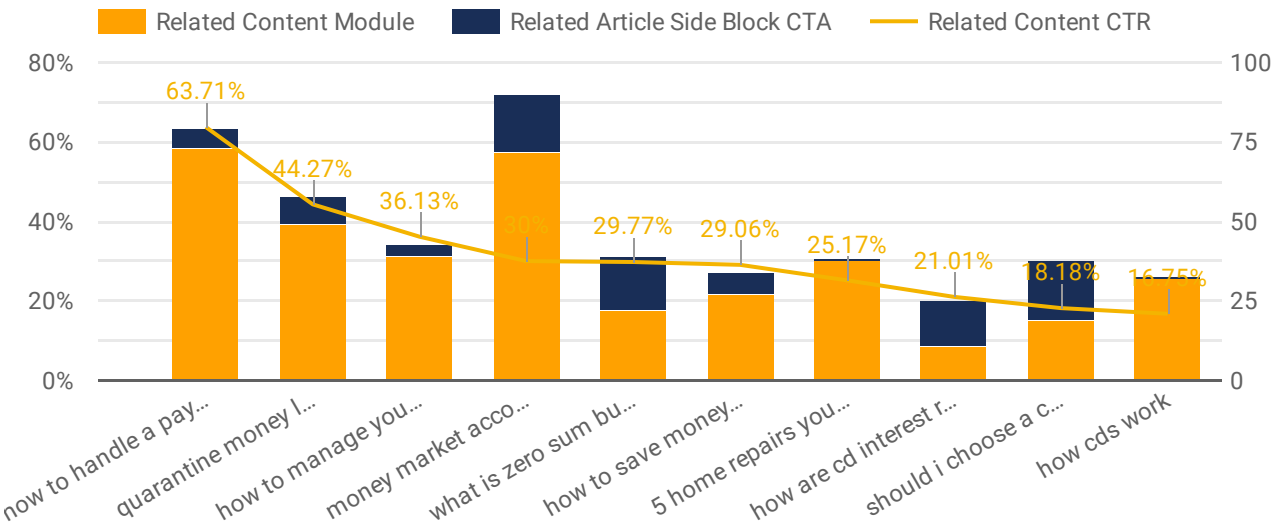
- Banking 101 pages saw an increase in return visits MoM (+74.3%) but a decrease in overall visibility (-16.3% page views), which suggests users still find these pieces educational but the pages were not searched for as much in December. On the other hand, Savings pages saw increased visibility and quality with 94.5% more page views and 143% more return visits month-over-month, which suggests this topic is where user interest resided in December.

- The related content module remains the most popular related content CTA with a 300% higher CTR than the related article side block CTA. "How to Handle a Pay Cut: Budgeting in Uncertain Times" saw the highest related content CTR in December, which suggests users found this article most applicable to their intent.

- The article "4 Places to Keep Your Emergency Fund" saw increased engagement this month with over 4,500% more page events. **This increased engagement could be due to the high number of internal links to product pieces or that this article has two quick quiz CTAs, which have seen positive engagement**

Related Content CTR*

*Only includes pages that experienced a CTR >1%.



Rank	Page Name	Page Events	% Δ
1.	online-banking/banking-topics/how-interest-works-on-savings-accounts	1,019	162.0% ↑
2.	online-banking/banking-topics/how-to-use-your-debit-card-cash-back-to-the-fullest	571	143.0% ↑
3.	online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	468	120.8% ↑
4.	online-banking/banking-topics/multiple-savings-accounts-save-more	395	1,617.4% ↑
5.	online-banking/banking-topics/opening-a-checking-	341	141.8% ↑

Appendix I: AMP vs. Non-AMP Page Performance

AMP Pages

Page Views
26,397
↑ 1.7%

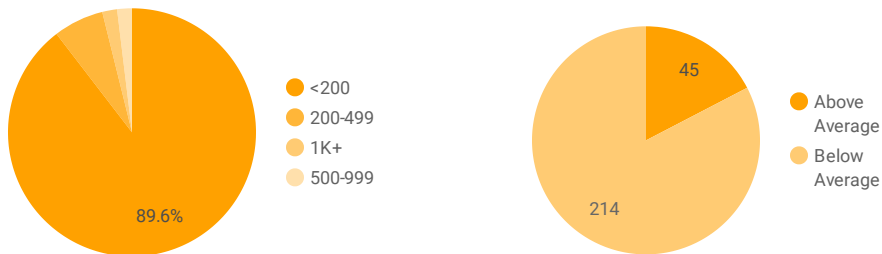
Average Time on Site
00:05:26
↑ 3.0%

Bounce Rate
93.00%
↑ 0.5%

AMP Page Title	Organic Traffic
1. 13 ways to have fun without spending money	2,613
2. 3 reasons to save more money	2,265
3. how interest works on savings accounts	1,847
4. making your life easier with online banking	1,449
Grand total	26,345

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Content Pieces by Organic Traffic Grouping



Non-AMP Pages

Page Views
51,468
↑ 16.5%

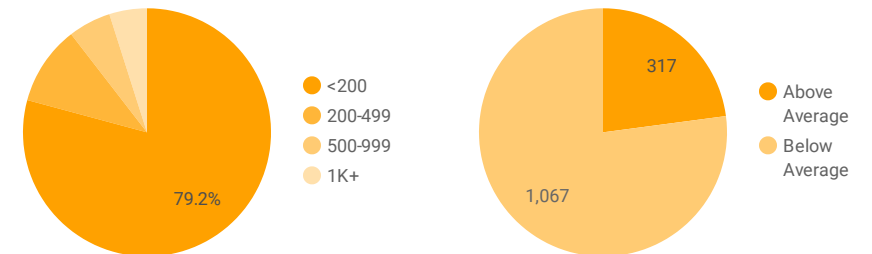
Average Time on Site
00:03:18
↓ -10.2%

Bounce Rate
79.20%
↑ 1.3%

Non-AMP Page Title	Organic Traffic
1. how interest works on savings accounts	4,737
2. 13 ways to have fun without spending money	4,153
3. 3 reasons to save more money	4,134
4. where to keep emergency fund	3,425
Grand total	55,242

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Content Pieces by Organic Traffic Grouping



Appendix II: Legacy Article Performance

	Page Name	Page Views ▼	Unique Visitors	New Visitors	Average Time on Site	Average Page Depth	Daily Return Visits	Return Visits	Bounce Rate
1.	online-banking/banking-topics/making-your-life-easier-with-online-banking	1,290	1,082	1,049	00:06:21	0.27	65	107	89.14%
2.	online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	499	442	259	00:05:00	2.91	59	201	65.38%
3.	online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety	392	351	236	00:01:28	1.64	23	123	26.72%
4.	online-banking/banking-topics/the-roth-individual-retirement-account	260	192	105	00:02:07	2.86	43	108	34.44%
5.	online-banking/banking-topics/compounding-your-savings-for-retirement	159	140	112	00:02:48	6.62	15	31	79.71%
6.	online-banking/banking-topics/four-reasons-to-open-savings-account	111	104	90	00:02:38	1.55	5	17	81.48%
7.	online-banking/banking-topics/what-to-do-with-your-401k-when-you-leave-your-job	80	69	56	00:03:43	2.8	7	16	61.9%
8.	online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals	69	61	29	00:00:55	1.88	10	34	23.68%
9.	online-banking/banking-topics/converting-to-a-roth-ira-is-it-right-for-you	69	60	45	00:02:38	8.77	5	15	58.33%
10.	online-banking/banking-topics/10-tips-for-catching-up-on-retirement-savings	59	50	33	00:03:56	3.71	9	19	70%
11.	online-banking/banking-topics/employer-sponsored-retirement-plans-adding-up-the-pluses	53	44	40	00:01:11	2.13	1	5	74.36%