

DISCOVER[®]

Discover Monthly Report
October 2020

imagination.

Executive Summary

October 2020

As the data is no longer compromised, the report will now compare the metrics to the previous month, rather than the monthly benchmark number. This will allow us to better monitor our growth over time based on the optimizations we are including in the strategy.

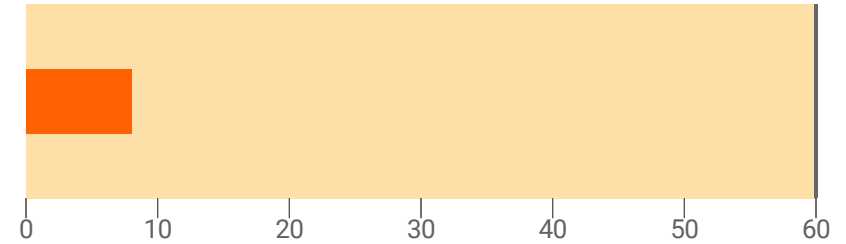
KEY TAKEAWAYS

- Of the IP content that was live through the end of October, "Attention, Parents: How to Protect Your Retirement Savings From a Recession" experienced the most organic impressions (3,840) and clicks (27), while "4 Quarantine Money Lessons to Turn New Habits into Long-term Savings Strategies" saw the most overall page views (152).
- Non-AMP pages saw increases in quality and engagement metrics comparing October to September, with large increases in page depth (+167%) and return visits (+69%). This suggests success toward our goal of improving the quality of content.
- Savings accounts remained the most popular account openings in October at 317, which is over 160% more savings account opens than September.

RECOMMENDATIONS

- As majority of visits that included completing an application visited the "How to Open an Online Savings Account" article, the Imagination team suggests focusing on bottom funnel query opportunities to promote more conversions.
- The "Money Market Account vs. X Account" series seems to be a common user journey, which suggests there's opportunity to guide the user across this series to promote positive user engagement.

Imagination Content Progress

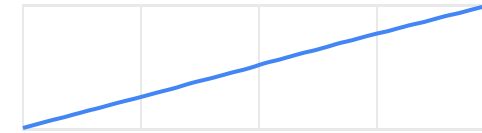


Imagination Scope: 60 content pieces
Progress*: 8 or 13.3% published

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

PRIMARY GOAL

Increase organic search traffic through SEO-optimized content



This graph represents the accumulation of organic clicks to all **blog pages from August 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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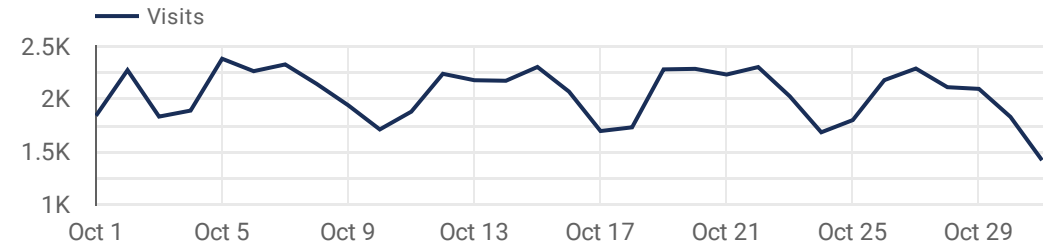
KPI Monthly Snapshot

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

Visibility

Increase organic search traffic through SEO-optimized content

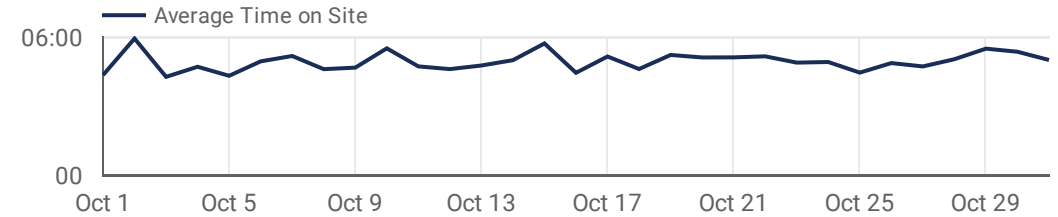
Page Views	74,522	↑ 0.7%	Exits	57.9K	↓ -7.8%
Unique Visitors	65.7K	↓ -2.4%	New Visits	58.6K	↓ -6.9%
Entries	58.8K	↓ -7.9%	Organic Traffic	57.7K	↓ -3.8%



Engagement

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

Avg. Time on Site	03:59	↓ -4.5%	Social Shares	7	+40%
Average Page Depth	1.8	↑ 148.2%	CTR for CTA Clicks	0.08%	↑ 12.1%



Quality

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

Daily Return Visits	5.5K	↑ 41.7%	Return Visits	11.1K	↑ 50.0%
Bounce Rate	83.9%	↓ -7.1%	Related Content CTR	3.3%	↓ -63.7%
Page Events	8.9K	↑ 71.0%	Bounces	51.1K	↓ -11.4%



Traffic Acquisition | IP Content

Page Views

890

↑ 375.9%

Average Time on Site

03:12

↓ -6.9%

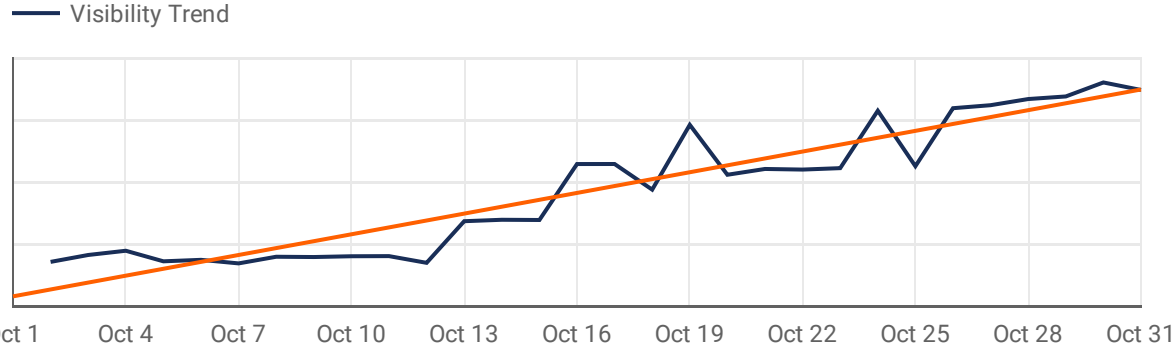
Bounce Rate

71.44%

↓ 9.3%

These metrics are being compared to the previous month.

Organic Visibility for Tracked Keywords in SEMRush



Key Takeaways

- "4 Quarantine Money Lessons to Turn New Habits into Long-term Savings Strategies" received all the social shares in October, with 7 total shares. As a result, this piece experienced the most overall page views of the IP content. Not to mention, this piece had an average position of page 2 in October.
- "Attention, Parents: How to Protect Your Retirement Savings From a Recession" received the most organic impressions and clicks. The piece ranked for 66 keywords this month with 26 keywords ranking on page 1.
- In October, IP-published content ranked for 23 out of 31 targeted keywords with 9 keywords ranking on the first page. In total, IP content is ranking for 113 unique keywords across devices with 36% of keywords ranking on page 1, and 24% ranking on page 2. This month saw an increase in visibility from IP-published content as 13 targeted keywords improved in the top 100 rankings.

Ranking Keywords for IP-Published Content

	Page Name	Content Group	Organic Impressions	Organic Clicks	Page Views	Return Visits
1.	online-banking/banking-topics/quarantine-money-lessons	Saving	828	11	152	69
2.	online-banking/banking-topics/how-to-prepare-for-the-end-of-unemployment-benefits	Career & Education	991	13	146	70
3.	online-banking/banking-topics/how-to-save-money-in-stay-at-home-economy	Saving	98	2	111	60
	Grand total		8,261	58	890	426

Query	Avg Position	MSV	CPC	Traffic Cost
quarantine money lessons	1.09	10	\$0	\$0
well kept wallet	2.18	390	\$2.28	\$0
how to prepare for the end of unemployment benefits	2.27	10	\$0	\$0
deacon hayes	2.62	10	\$0	\$0
saving money during quarantine	3	10	\$0	\$0
saving money in quarantine	3	10	\$0	\$0
protect retirement savings during recession	3.36	10	\$0	\$0

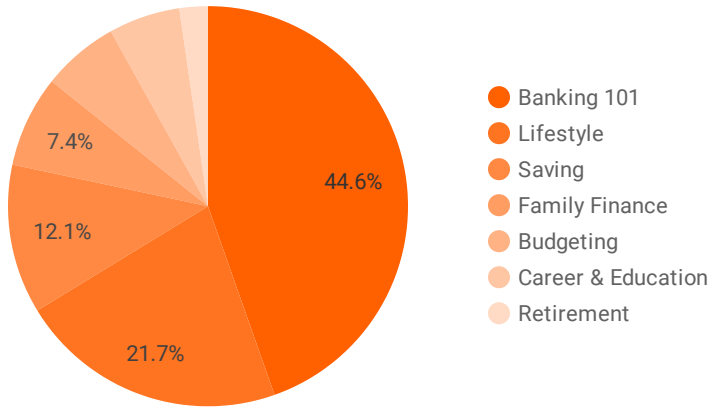
Traffic Acquisition | Visibility

Objective: Increase organic search traffic through SEO-optimized content

Page Views	Unique Visitors	Organic Traffic	New Visitors
74.5K	65.7K	57.7K	58.6K
↑ 0.7%	↓ -2.4%	↓ -3.8%	↓ -6.9%

These metrics are being compared to the previous month.

Organic Impressions by Content Pillar



Key Takeaways

• "13 Ways to Have Fun Without Spending Money" remains the most popular content piece in October with the most organic traffic (5.6K clicks), while "How Does Savings Account Interest Work? Here's Your Guide" saw the most organic visibility (407K organic impressions).

• The most visible content piece this month was "13 Ways to Have Fun Without Spending Money" with over 3,800 page views. However, of the top 10 content pieces, "Not Saving? These 3 Reasons to Save Money Will Give You the Motivation to Start" experienced the largest increase in interest at 94% more page views month-over-month.

• The slight increase in page views coupled with the slight decrease in new and unique visitors suggests users who came to the site were engaged and visited more than one page.

Query	Landing Page	Impressions	URL Clicks	URL CTR
things to do that don't cost money	https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	648	250	38.58%
advantages of online banking	https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	2,168	239	11.02%
things to do with no money	https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	678	206	30.38%

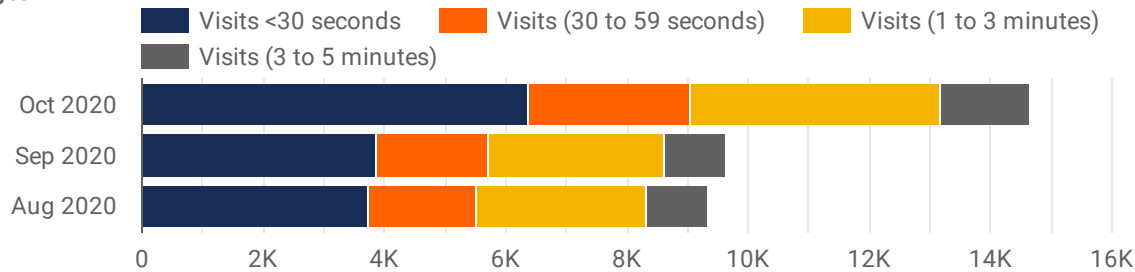
	Page Name	Total Page Views	% Δ
1.	online-banking/banking-topics/13-ways-to-have-fun-without-spending-money	3,864	83.0% ↑
2.	online-banking/banking-topics	2,943	45.5% ↑
3.	online-banking/banking-topics/how-interest-works-on-savings-accounts	2,715	25.6% ↑
4.	online-banking/banking-topics/3-reasons-to-save-more-money	2,489	94.1% ↑
5.	online-banking/banking-topics/how-	2,447	-20.1% ↓

Traffic Acquisition | Engagement

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



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



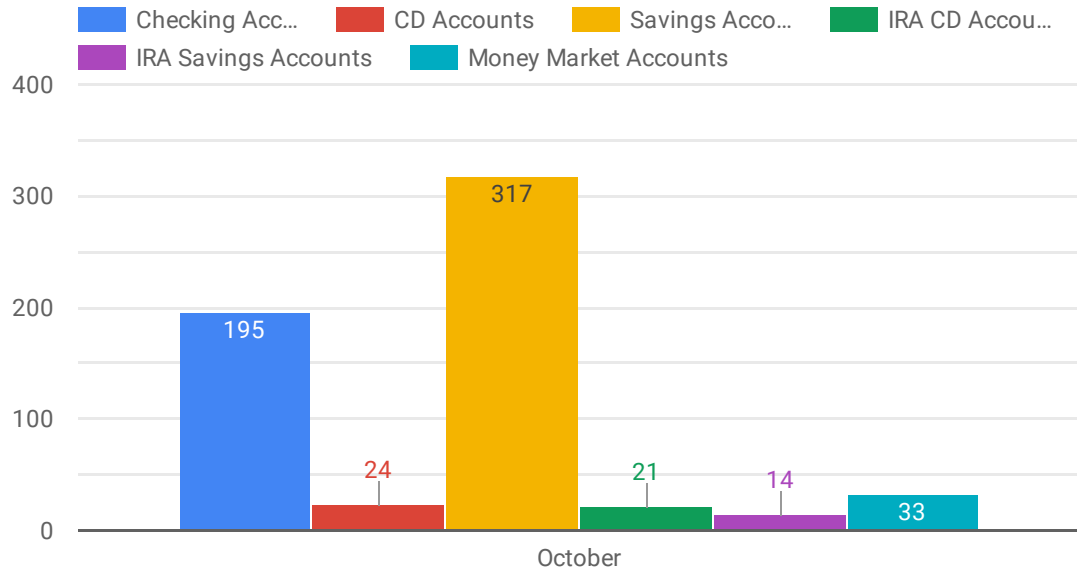
Key Takeaways

- More users spent between 1 and 3 minutes on content pages than any other time range before completing an account application. Specifically, most users spent between 1 and 3 minutes on the article "How to Open an Online Savings Account" before completing an application. **This suggests that bottom-funnel articles are successful in converting users on the site. Thus, the team recommends prioritizing bottom-funnel queries to optimize against to promote a higher conversion rate.**

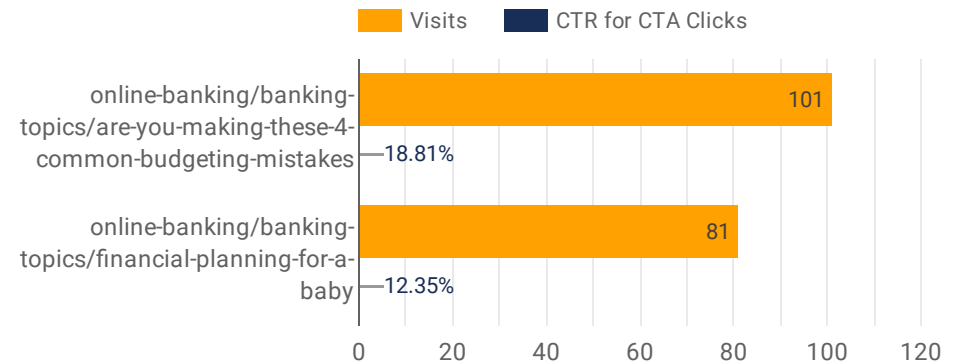
- Savings accounts remain the most popular account openings in October at 317, which is over 160% more savings account opens than September.

- The quick quizzes and listicle tags were the top performing CTAs in October, while September only saw the listicle tag perform. Overall, the listicle tag remains the most successful tag with a 67% higher CTR.

Account Openings by Account Type



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

3.3%

↓ -63.7%

Page Events

8.9K

↑ 71.0%

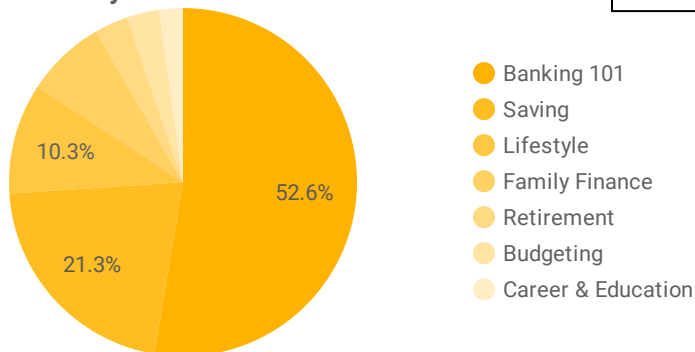
Bounce Rate

83.9%

↓ -7.1%

These metrics are being compared to the previous month.

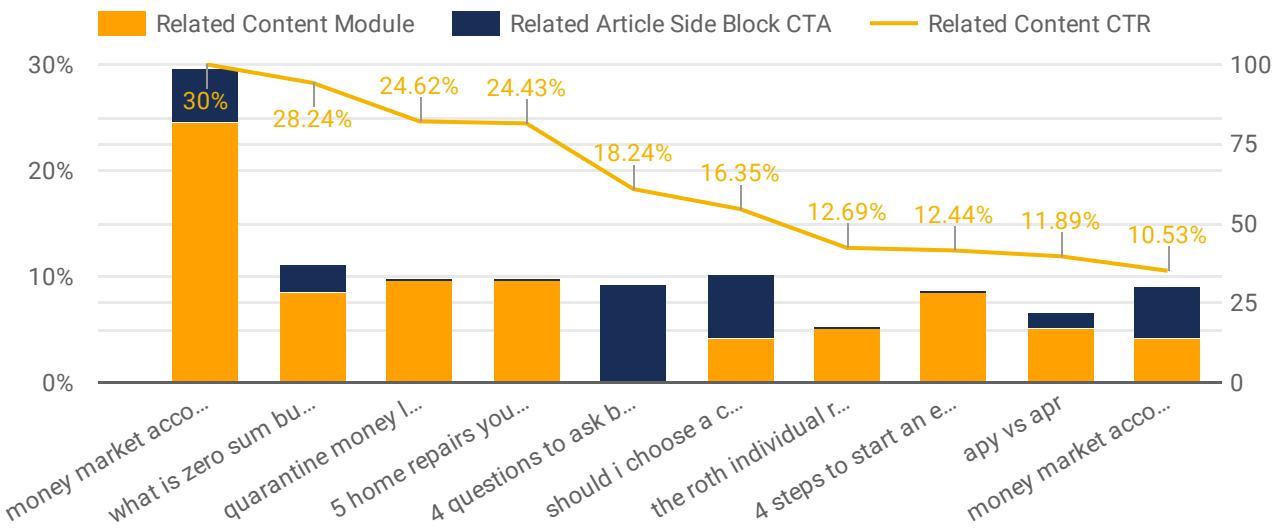
Return Visits by Content Pillar



Key Takeaways

- Banking 101 pages experienced the most return visits this month, followed by Savings pages. In fact, 15% of visits to Banking 101 pages were followed by a Savings page, which is at least 50% more than any other pillar. **As Banking 101 pages have great visibility, this suggests that this pillar has opportunity to guide users in the direction we want them to follow.**
- The Related Content Module remains the most popular related content CTA with almost 300% more clicks than the Related Article Side Block CTA, **which suggests users find the content educational as they choose to consume the content, rather than jump to the next article.**
- "Money Market Account or Checking Account: Which Is Best for You?" received the most page events, while "Money Market Account vs. Savings Account: Which Is Best for You?" continues to experience the highest related content CTR, **which suggests the articles comparing money market accounts to other accounts are particularly engaging for users.**

Related Content CTR

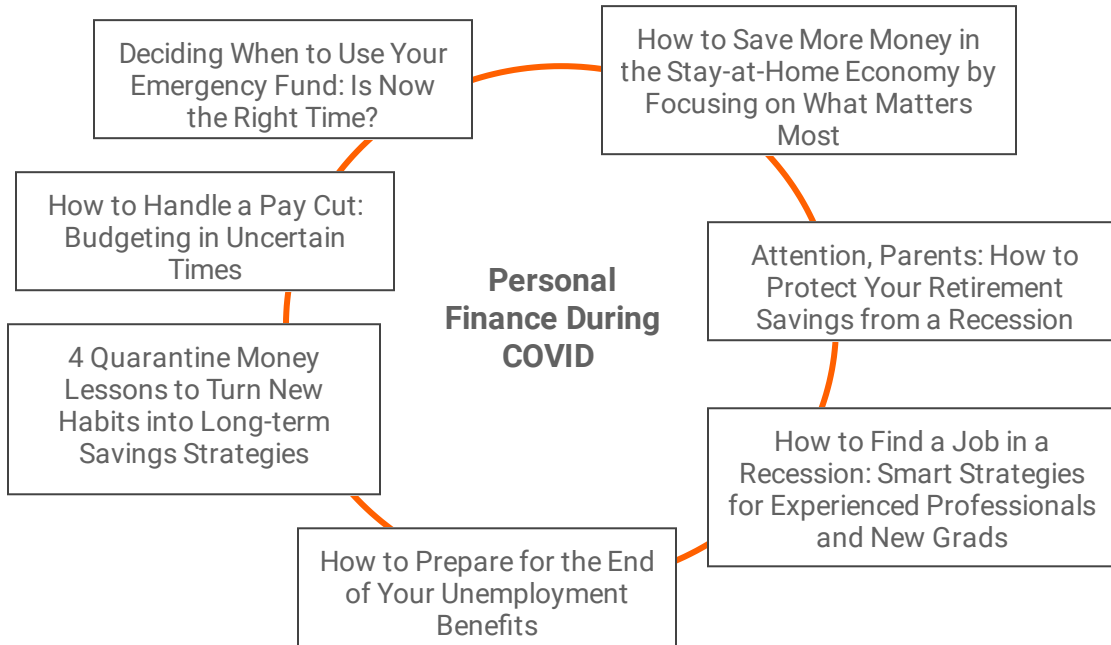


	Page Name	Page Events	% Δ
1.	online-banking/banking-topics/money-market-account-or-checking-account	643	5,258.3% ↑
2.	online-banking/banking-topics/how-to-use-your-debit-card-cash-back-to-the-fullest	608	101.3% ↑
3.	online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	566	-9.4% ↓
4.	online-banking/banking-topics/how-interest-works-on-savings-accounts	430	89.4% ↑
5.	online-banking/banking-topics/opening-a-checking-account-online	416	324.5% ↑

Appendix I: Cluster Linking Opportunities

Personal Finance During COVID Cluster

All seven articles in the new Personal Finance During COVID cluster are now live on Modern Money.



All of these articles are up to date on the site, but we do recommend reviewing these articles and adding new internal links to other pieces in their cluster when it's contextually relevant and adds value to the reader. (Note: You don't have to link to every other piece in the article's cluster -- only do so when it makes sense.)

Linking Opportunities:

Attention, Parents: How to Protect Your Retirement Savings from a Recession

IP recommends linking to the following articles:

- How to Save More Money in the Stay-at-Home Economy by Focusing on What Matters Most
- 4 Quarantine Money Lessons to Turn New Habits into Long-term Savings Strategies

Rationale: Users consuming this content piece are seeking related content. Instead of linking to all pieces within the Personal Finance during Covid cluster, IP recommends linking to the most relevant pieces within the cluster to encourage further engagement into the site. **In this case, users are seeking out ways to protect savings during a recession.**

How to Prepare for the End of Your Unemployment Benefits

IP recommends linking to the following articles:

- How to Find a Job in a Recession: Smart Strategies for Experienced Professionals and New Grads
- How to Handle a Pay Cut: Budgeting in Uncertain Times

Rationale: Users consuming this content piece are seeking related content. Instead of linking to all pieces within the Personal Finance during Covid cluster, IP recommends linking to the most relevant pieces within the cluster to encourage further engagement into the site. **In this case, users are seeking out information on securing employment.**

Appendix II: Meta Data Length Test

Key Question to Answer

Is there any correlation between higher/lower CTRs and character count?*

*CTR can be affected by multiple variables outside of meta description length: keyword placement in title tag, action-driven CTAs, semantic variations in the description, numbers in the title tag, keyword rankings, etc.

Test Methodology

- Assess top performing organic pieces with a CTR of 2.7% or higher
- Assess low performing organic pieces with a CTR of less than 1%
- Determine average character count for those pieces
- Performance period: August-October 2020

Findings

Regardless of character count, mobile devices have the highest CTR when compared across devices. This can be attributed to the implementation of AMPs earning a higher average SERP compared to desktop.

When assessing URLs with the highest CTRs vs URLs with the lowest CTRs, we found that URLs with the highest CTRs had an **average character count of 146** compared to URLs with the lowest CTRs which had an **average character count of 151**.

Without context, we could assume that shorter meta descriptions inspire higher CTRs, however, that's not always the case. When comparing CTRs across URLs with varying SEO value, we found no substantial improvement or decline in CTR when comparing meta descriptions between 150-160 characters vs meta descriptions less than 150 characters.

Knowing correlation is not always causation, we did find similarities across meta descriptions with high CTAs regardless of character count. URLs with the highest CTRs had meta descriptions that were **unique** and **action oriented**. When writing meta descriptions, we want to make them: (1) **unique to the page**, (2) **descriptive of how the content piece is related to the user's query** and (3) **have a strong call-to-action**.

Average Character Count

Highest CTR URLs

146.3

Lowest CTR URLs

151.1

Device	CTR ▾	Position
Mobile	2.48%	14.93
Tablet	2.37%	9.61
Desktop	1.92%	22.05

What the Experts Say

"Well, there is no fixed length. Make them **unique, compelling** and **useful**. Provide the information that people are looking for so that we can highlight your pages optimally."

—John Mueller, senior webmaster trends analyst at Google

"Snippets are dynamically generated, vary in length, don't always use meta description tag. Giving people a count, in our view, makes them obsess over numbers & not helpful. Our advice is **'short, relevant summary of what a particular page is about.'** We think that's the best guide." —Danny Sullivan, Google's public search liaison

Google Rewrites Meta Descriptions Over 70% of the Time

Google's algorithm rewrites meta descriptions based on the relationship between the search query and the web page content. This is actively happening across the Discover blog. See example below.

The screenshot shows two search results side-by-side. The first result is for the search query 'goal setting savings accounts'. The original meta description is 'Learn how putting money away in multiple savings accounts might help you make progress towards multiple financial goals at once.' The second result is for the search query 'multiple savings accounts and goals'. The original meta description is 'Select four or five of your main financial objectives and open a savings account for each. Saving for your goals using multiple bank accounts helps make your ...'.

Appendix III: AMP vs Non-AMP Page Performance

AMP Pages

Page Views
26,950
↓ -4.0%

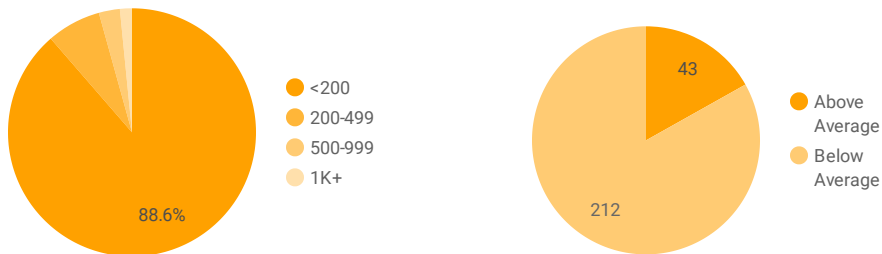
Average Time on Site
00:05:16
↓ -2.1%

Bounce Rate
93.09%
↑ 1.2%

AMP Page Title	Organic Traffic
1. 13 ways to have fun without spending money	3,635
2. 3 reasons to save more money	2,611
3. how interest works on savings accounts	2,257
4. where to keep emergency fund	1,254
Grand total	27,128

1 - 100 / 254 < >

Content Pieces by Organic Traffic Grouping



Non-AMP Pages

Page Views
47,572
↑ 3.5%

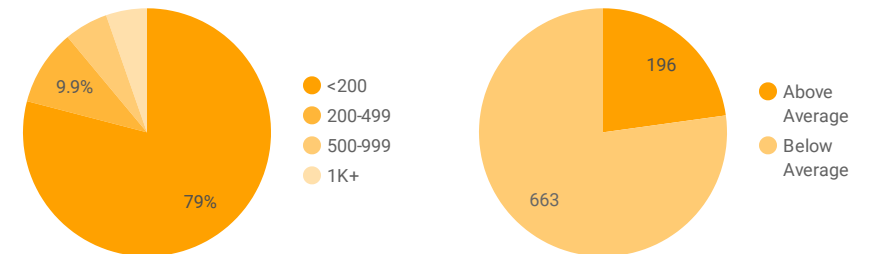
Average Time on Site
00:03:04
↓ -9.3%

Bounce Rate
77.30%
↓ -13.3%

Non-AMP Page Title	Organic Traffic
1. 13 ways to have fun without spending money	5,598
2. how interest works on savings accounts	5,084
3. 3 reasons to save more money	4,952
4. where to keep emergency fund	3,152
Grand total	57,735

1 - 100 / 258 < >

Content Pieces by Organic Traffic Grouping



Appendix IV: 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.	https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	735	661	640	00:06:39	0.26	6	54	92.85%
2.	https://www.discover.com/online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety/	521	445	283	00:01:03	2.36	115	180	25%
3.	https://www.discover.com/online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking/	360	316	153	00:03:11	3.64	56	180	63.04%
4.	https://www.discover.com/online-banking/banking-topics/the-roth-individual-retirement-account/	150	126	66	00:02:17	2.65	25	68	40.91%
5.	https://www.discover.com/online-banking/banking-topics/online-vs-branches/	144	125	110	00:05:10	0.69	8	24	83.64%
6.	https://www.discover.com/online-banking/banking-topics/compounding-your-savings-for-retirement/	126	111	79	00:04:15	4.58	10	39	77.55%
7.	https://www.discover.com/online-banking/banking-topics/four-reasons-to-open-savings-account/	99	94	78	00:02:01	0.81	7	17	77.63%
8.	https://www.discover.com/online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals/	77	64	37	00:01:07	2.23	17	30	35%
9.	https://www.discover.com/online-banking/banking-topics/4-strategies-for-achieving-stretch-savings-goal/	77	72	62	00:02:17	0.92	2	14	95.65%