

DISCOVER[®]

Content Marketing + SEO Quarterly Report

June 2021



Executive Summary

June 2021

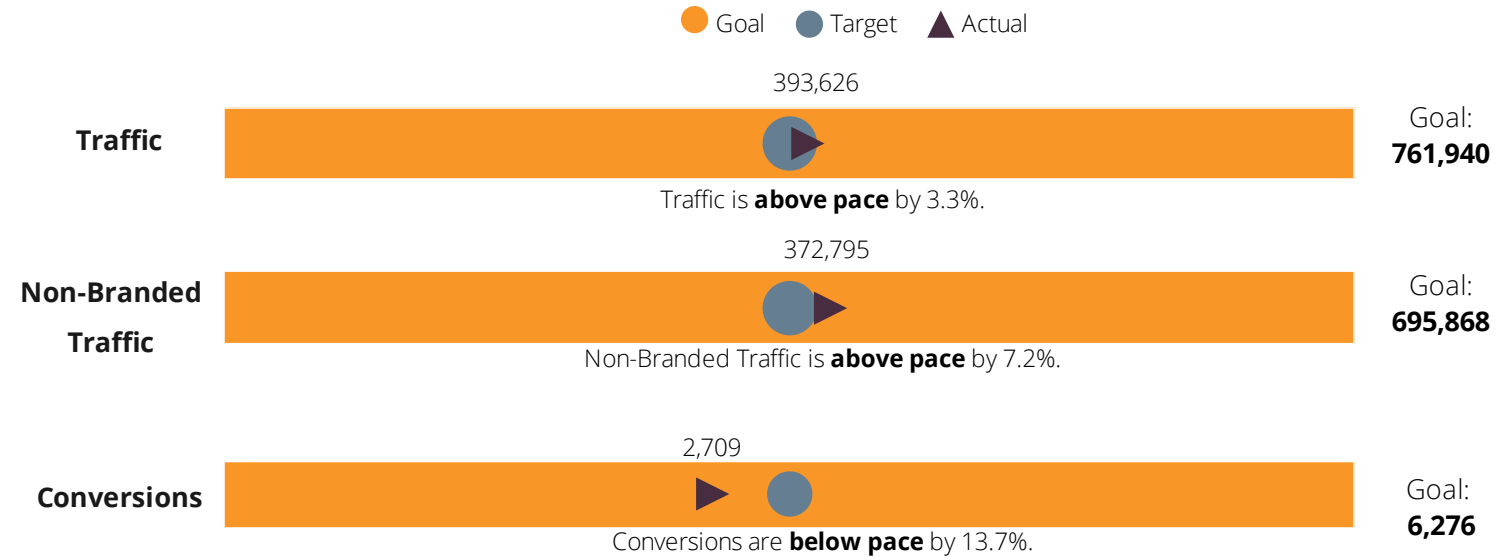
Key Takeaways

- The blog remains above benchmark for organic traffic (+7%), impressions (+3%) and CTR (+5%). This suggests the blog is experiencing organic improvements year-over-year.
- Imagination content pieces are starting to gain visibility through engagement tracking elements (i.e. related content clicks and homepage/repeated homepage CTAs) across the blog. Not to mention, IP pieces combined experienced an 8% increase in search impressions and 18% increase in organic clicks month-over-month.
- AMP pages are above benchmark in June for all visibility metrics (page views, unique visitors, entries, organic traffic and impressions). This suggests mobile users' page experience is improving year-over-year.

Recommendations

- As 77% of Modern Money's visits are from desktop users, Imagination suggests addressing the 285 URLs that need improvement according to Google's Core Web Vitals to ensure those users have a positive user experience and Google recognizes Modern Money as a strong thought leader in the industry.

Progress Toward Organic Goals



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

Growth Goals* MoM Progress

The following metrics are being compared to the previous month:

▼ Visibility -13.01%	▲ Engagement 0.34%	▲ Quality 7.22%
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*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.

June KPI Snapshot



Notes & Analysis

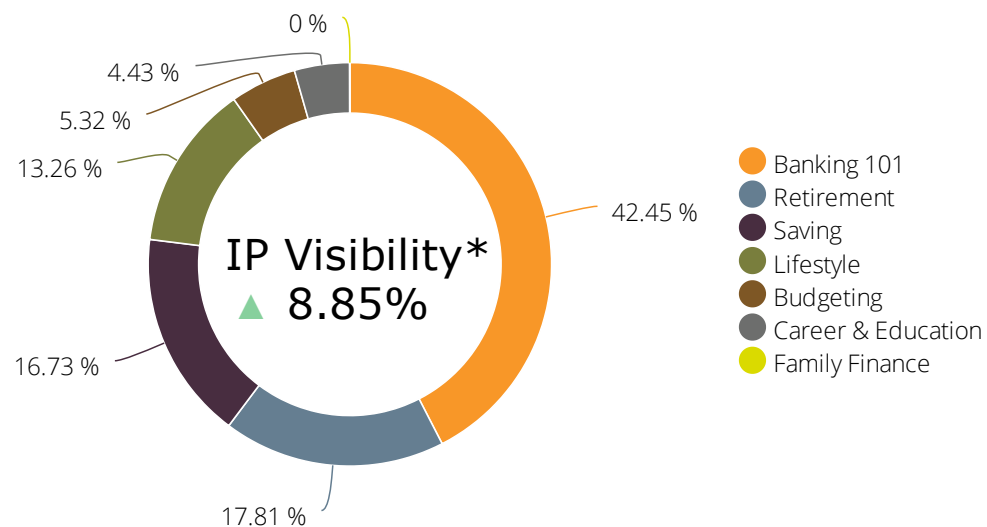
- The blog overall experienced a drop in visibility, mainly due to traffic from social (-22% visits MoM). This drop suggests a change in social marketing strategy.
- This month experienced slight dips in organic visibility; however, the blog overall remains above benchmark for organic clicks (+7%) and impressions (+3%). This is likely due to users shifting away from tax-related searches (i.e. inheritance tax, Federal Reserve interest rates, etc.) due to seasonal trends.
- Despite a slight drop in total account opens, this month saw a 5% increase in savings account opens month-over-month.

Visibility ▼ -13.01%	Page Views 80,378 ▼ -0.31%	Search Impressions 4,011,648 ▼ -13.91%	Organic Clicks 63,074 ▼ -1.02%
	Entries 65,166 ▼ -1.39%	New Users 64,524 ▼ -1.22%	Unique Visitors 70,463 ▼ -0.61%
	Avg. Time on Site 3:59 ▲ 6.24%	Avg. Page Depth 4 ▲ 211.61%	Organic CTR 1.59% ▲ 10.79%
Engagement ▲ 0.34%	Total Account Opens 557 ▼ -2.45%		
	Return Visits 10,025 ▲ 5.59%	Bounce Rate 56.57% ▼ -2.24%	Page Events 1,509 ▲ 19.48%
Quality ▲ 7.22%			

*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

139,784
▲ 8.25%

Page Views

2,707
▲ 40.84%

Bounce Rate

36.54%
▲ 57.40%

Organic Clicks

1,954
▲ 18.14%

Avg. Time on Site

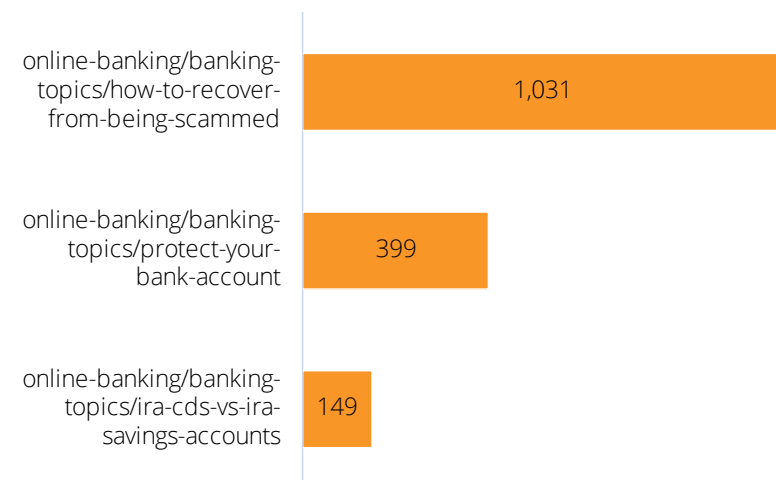
1:41
▲ 24.61%

Return Visits

702
▲ 54.63%

*These metrics are being compared to the previous month.

Top Performing* IP Content (Organic Clicks)



Most Improved Keywords for IP Content

Keyword	SERP	Position Difference	MSV
how to protect bank account from fraud	1	1	20
saving money in quarantine	1	1	10
what to do when scammed out of money	2	2	1,900
how do i protect my 401k in a recession	3	1	10
how to protect bank account from hackers	3	6	20
does budget billing save money	5	2	20



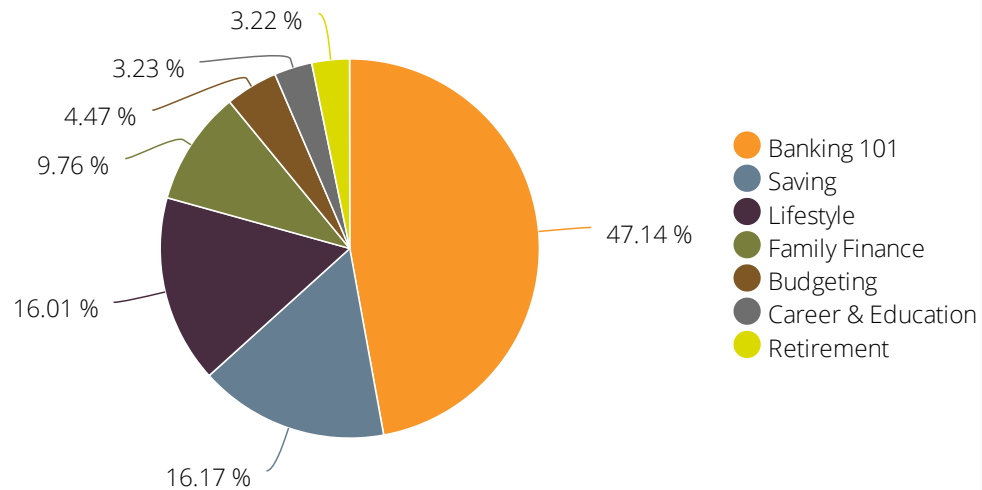
Notes & Analysis

- "How to Recover From Being Scammed: Take These Proactive Steps" was the most popular piece (by total page views and organic clicks) in June of all IP published content.
- IP published content ranked for 55 out of 73 target keywords across devices (77% of total), with 26 unique keywords ranking on page 1 (36% of total) and 15 keywords on page 2 (21% of total).
- In comparison, content altogether on the Modern Money blog ranked for 544 out of 623 target keywords across devices (87% of total), with 395 unique keywords ranking on page 1 (63% of total) and 61 on page 2 (10% of total).
- Modern Money continues to have a featured snippet for the following content pieces and key phrases:
 - "How to Save More Money in the Stay-at-Home Economy by Focusing on What Matters Most" for "how to save money in a stay at home economy".
 - "A Financial Vision Board: How to Create One to Make Your Life Goals a Reality" for "financial vision board"
- "A Financial Vision Board: How to Create One to Make Your Life Goals a Reality" experienced the highest in-article CTA CTR of all IP content pieces this month at a 4.35% CTR.

Overall Visibility Performance

Objective: Increase organic search traffic through SEO-optimized content

Organic Impressions by Content Pillar



Page Views

80,378
▼ -0.31%

Organic Clicks

63,074
▼ -1.02%

New Visitors

64,524
▼ -1.22%

Entries

65,166
▼ -1.39%

*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/13-ways-to-have-fun-without-spending-money/	114,100	9,289	8.14%
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	288,749	5,845	2.02%
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	482,731	4,485	0.93%
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	66,384	2,731	4.11%
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	168,340	2,158	1.28%



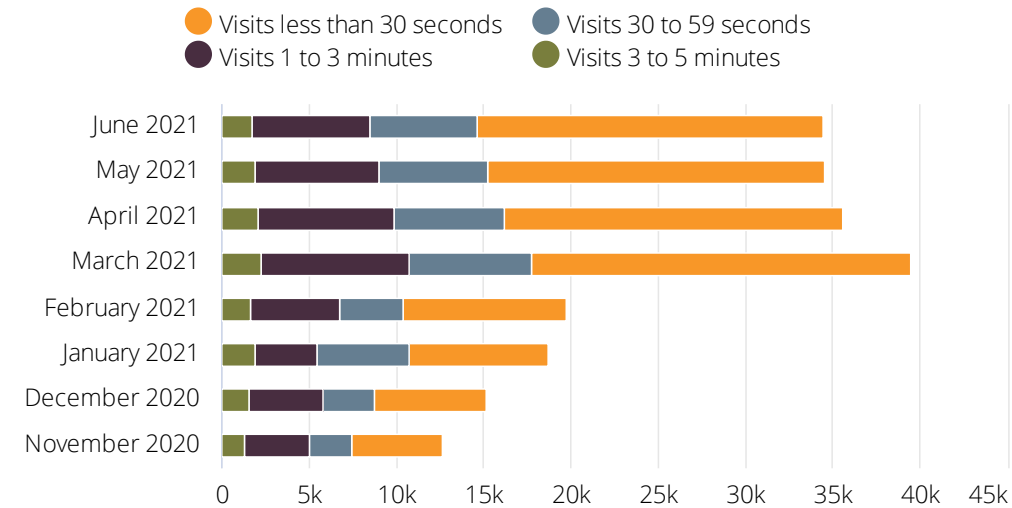
Notes & Analysis

- All pillars experienced a month-over-month decrease in organic impressions aside from Retirement pages seeing 38% more impressions in June than May.
- However, Lifestyle (+11%) and Retirement (+8%) pieces both experienced increases in organic clicks.
- That said, retirement topics (i.e. Roth IRA retirement accounts) showed increased interest in June, while lifestyle topics (i.e. having fun without spending money and mortgage rates) continue to experience both increased interest *and* action through organic clicks and clickthrough rate. **To address user interest around these topics, Imagination includes Lifestyle content opportunities in the SEO Quarterly section of the report.**
- "How Does Savings Account Interest Work? Here's Your Guide" experienced a drop in all organic KPIs (impressions, clicks and CTR) month-over-month. That said, **Imagination includes a strategy to improve organic performance for this piece in the SEO Quarterly section of the report.**

Overall Engagement Performance

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

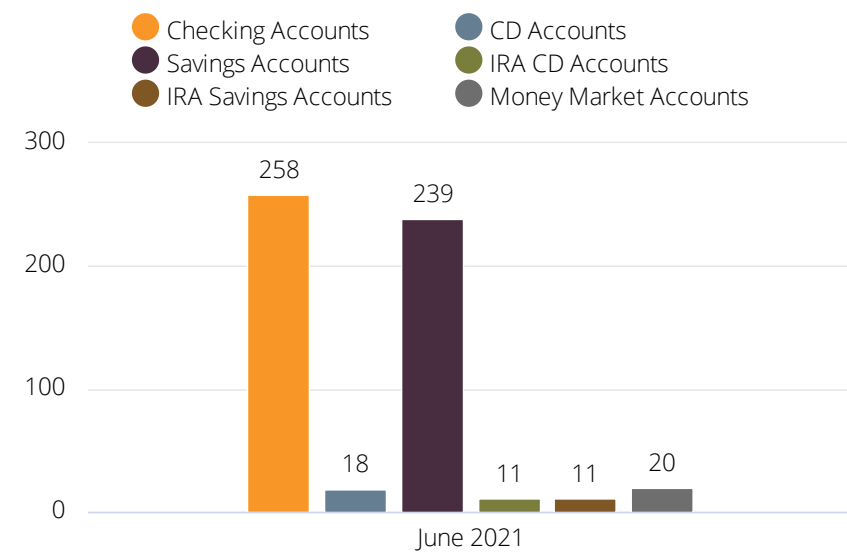
Visits by Average Time on Page Group for All Blog Pages



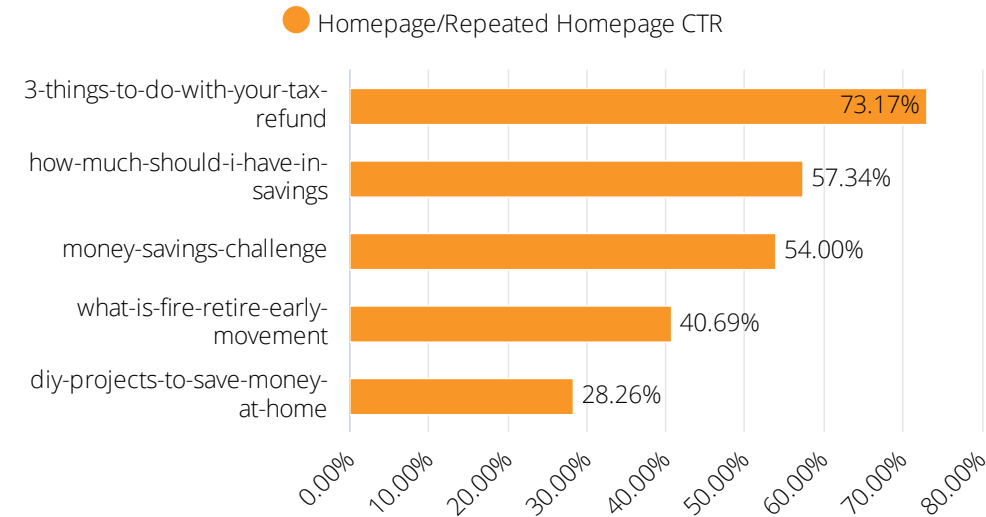
Avg. Time on Site	Avg. Page Depth
3:59 ▲ 6.24%	4 ▲ 211.61%
Homepage/Repeated Homepage CTR	Call-to-Action CTR
0.88% ▲ 10.16%	0.69% ▲ 2.31%

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

Account Openings by Account Type



User Engagement* by Content Piece



*This chart ONLY looks at blog pages that experienced a CTR above 1% for the Homepage/Repeated Homepage CTR.



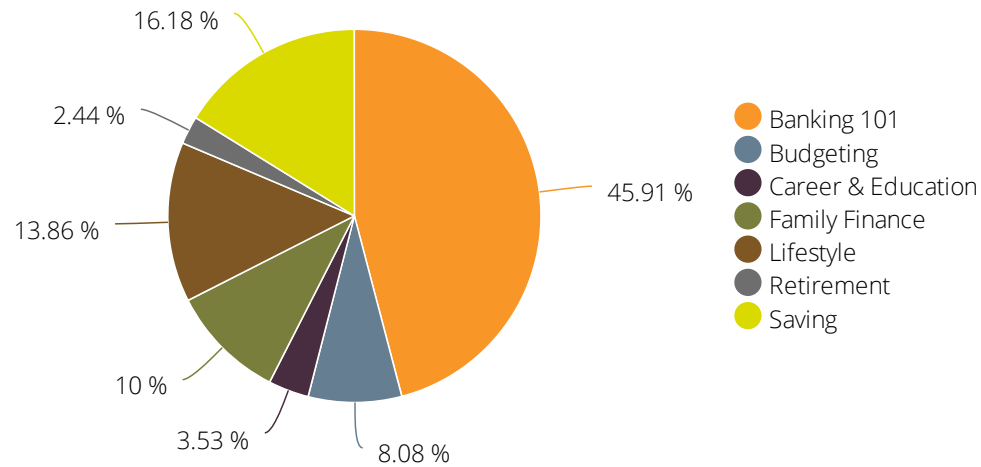
Notes & Analysis

- Checking account opens remain the most popular account open type in June at 258 (-4% MoM) total checking account opens. However, savings account opens experienced an increase this month (+5 MoM).
- Majority of organic users started an application after visiting "How to Open an Online Savings Account" despite checking account opens being the most popular account open type this month. **Thus, Imagination suggests conducting research around the gap between savings account interest and conversions.**
- "3 Things to Do With Your Tax Refund" experienced the highest homepage/repeated homepage CTR, followed by the IP content piece "How Much Should I Have in Savings? Tips from the Pros," which suggests high visibility for this piece, not to mention user interest around this topic considering this CTA is visible across the blog.
- Of the content pieces that have an in-article CTA on the page, "4 Simple Steps to Boost Your Checking Account Security" experienced the highest call-to-action CTR (29.6%).

Overall Quality Performance

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

Return Visits by Content Pillar



Page Events	Bounce Rate
1,509	56.57%
▲ 19.48%	▼ -1.29%

Related Content CTR	Return Visits
1.05%	10,025
▲ 5.80%	▲ 5.59%

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

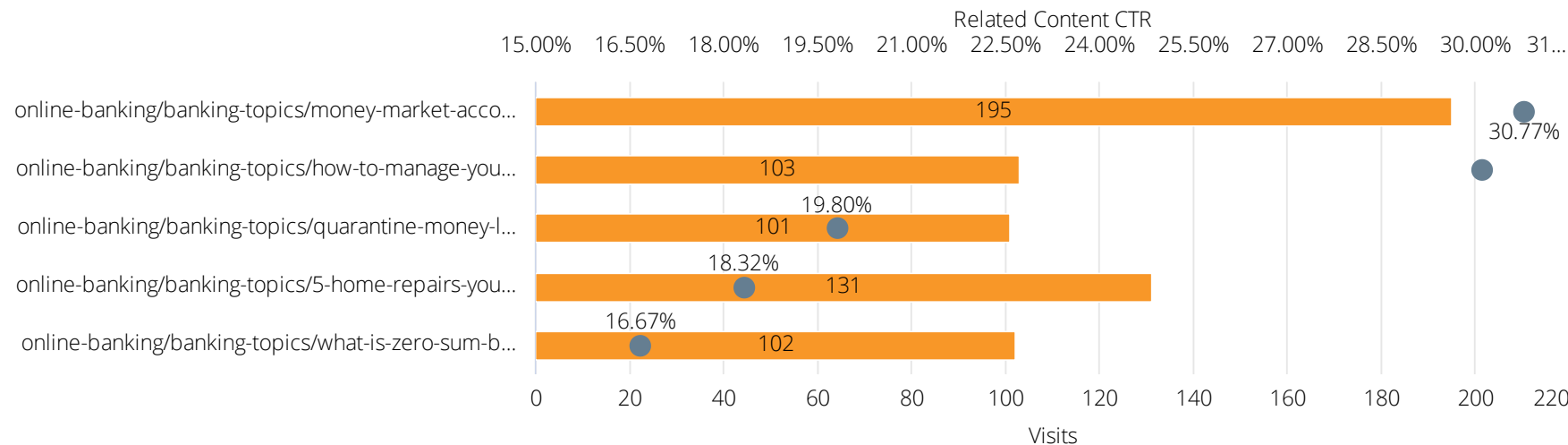


Notes & Analysis

- All pillars experienced an increase in return visits month-over-month, with Budgeting pages experiencing the largest MoM increase (+76%).
- "Money Market Account vs Savings Account" continues to be the most popular related content piece with the highest related content CTR (31%) of all content pieces on the blog. **As there are multiple content pieces on Money Market accounts, Imagination suggests improving the user journey by guiding users to other related pieces across the Money Market Account series.**
- In addition, "How to Manage Your First Salary and Grow Your Savings" experienced the second highest related content CTR (30%), which suggests increased visibility and interest for IP content pieces.

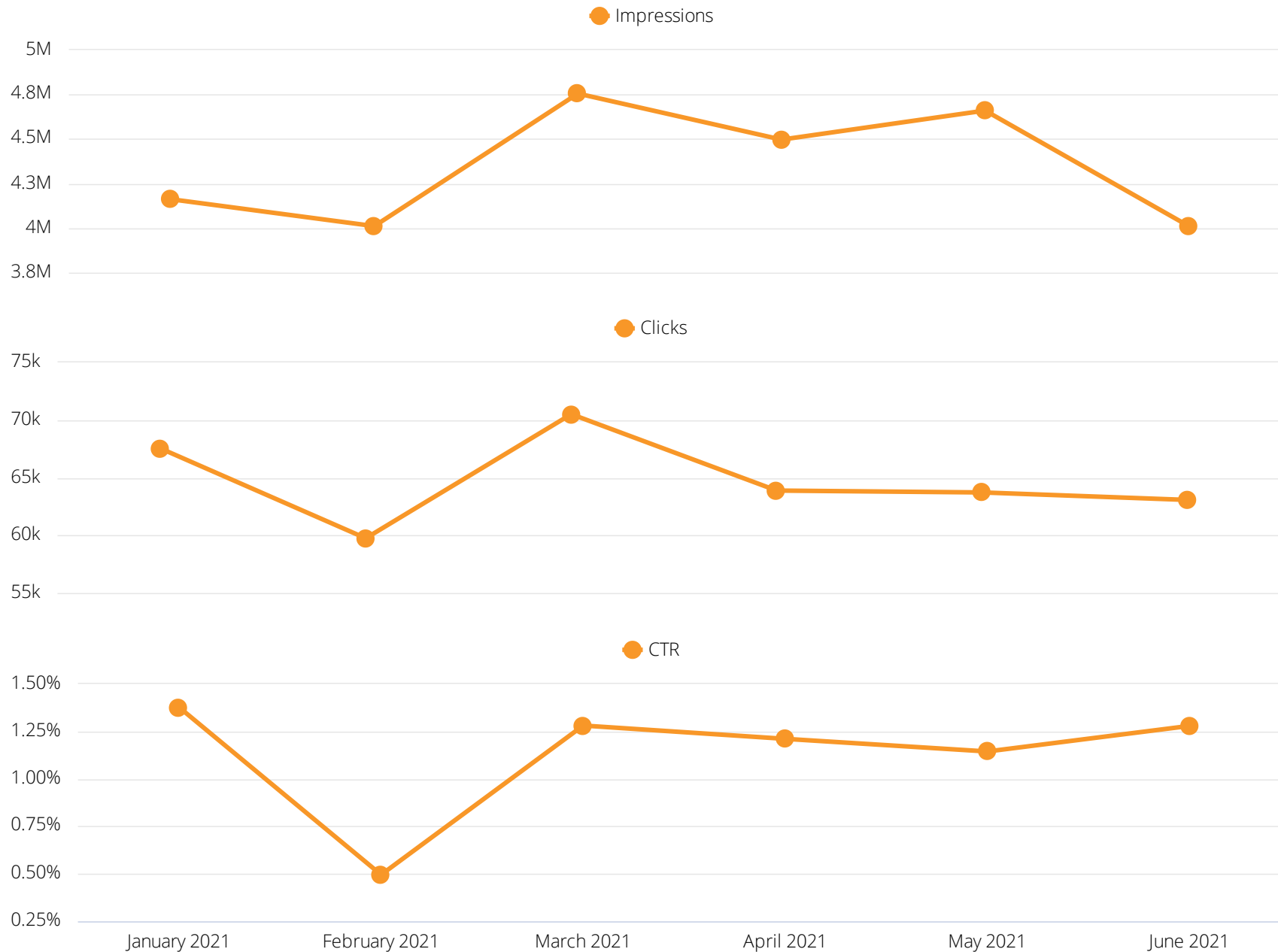
Top 5 Content Pieces by Related Content CTR

● Visits ● Related Content CTR



Only includes content pieces that experienced at least 100 visits during June.

AMP & Non-AMP Organic Performance



13.2M

Impressions
▲ 1.85%

190.7K

Clicks
▼ -3.60%

1.5%

CTR
▼ -2.48%

Notes & Analysis

As noted in previous reports, Lifestyle continues to be a top driver of organic traffic, increasing from 18.93% of total non-AMP clicks in Q1 to 23.28% in Q2 2021.

Organic impressions, clicks and CTR all showed minor normal fluctuations quarter-over-quarter and month-over-month in the first half of 2021.

The average ranking of keywords targeted by net new content pieces improved by 11 positions from the beginning to the end of Q2 2021.

At the end of Q2, Modern Money occupied the featured snippet SERP feature for 36 out of 623 total target keywords (5.8%) with MSV over 10. Of those 36, "how to open an online savings account," "what is interest on a savings account," "cd benefits," "basics of budgeting," "financial vision board," and "save for the holidays" drove the majority of clicks.

"Opening an online checking account" ranked at position 1 and drove more clicks than any other keyword, but that SERP does not yet have any featured result types.

SEO Quarterly Recommendations

Goal	Recommendation	Why	Hours
Improve organic engagement (CTR)	Write 3 variations for meta descriptions (each runs for 1 month at a time), with each description targeting at least one high-traffic keyword. The winner with the highest CTR will be used to update the meta description of the piece, "How Does Savings Account Interest Work? Here's Your Guide".	The meta description currently targets how interest works on a savings account and what is interest on a savings account . We suggest targeting how does savings account interest work (18.8% CTR; 1.3K MSV), how does bank interest work (17.4% CTR; 170 MSV), and how does interest work in a savings account (14.1% CTR; 1.3K MSV)	4
Improve on-site user experience	Add a bulleted list at the bottom of each "Modern Money Account" series piece that leads users to other pieces that fit within the series (i.e. "Want to learn more about money market accounts? Learn more here")	A positive on-site user experience will show Google Modern Money is abiding by its rules for page experience. In addition, positive on-site experience promotes higher conversion in the long term.	2
Improve organic visibility and rankings	Update "How to Eat on a Budget While Traveling (Hint: Ask the Locals)" and "Travel in Style: 9 Ways to Save Money on Weekend Trips" by using the keyword matrix to adhere to those high-volume keywords around these topics as interest is trending up. Consolidate "How to Plan a Vacation Without Going Into Debt" and "6 Ways to Plan a Luxury Vacation on a Budget" as those topics are trending currently and could be consolidated into one piece.	Updating existing content pieces with new, more relevant keywords will promote better organic visibility and engagement. Google does not like duplicate content and when content is consolidated, Google recognizes that new content, reevaluates that content piece's ability to answer users' questions, which could lead to higher organic visibility and better rankings for that piece.	14 / recommendation

Action Plan

June 2021

Goal(s)

- Improve organic performance

Recommendations

- As 77% of Modern Money's visits are from desktop users, Imagination suggests addressing the 285 URLs that need improvement according to Google's Core Web Vitals

Why?

- By adhering to Google's recommendations, Modern Money can ensure its users have a positive user experience and Google recognizes Modern Money as a strong thought leader in the industry.

imagination.

Appendix

June 2021



AMP vs Non-AMP Page Performance

AMP Pages

29,786

Page Views
▲ 6.24%

7:58

Average Time on Site
▲ 12.74%

92.33%

Bounce Rate
▲ 0.31%

Non-AMP Pages

94,999

Page Views
▼ -2.95%

2:00

Average Time on Site
▼ -4.47%

32.49%

Bounce Rate
▼ -7.05%

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/	6,014
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	3,302
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	2,202
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,372
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	1,190
https://www.discover.com/online-banking/banking-topics/5-budgeting-hacks-if-youre-paid-biweekly/	752
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	694
https://www.discover.com/online-banking/banking-topics/how-to-recover-from-being-scammed/	603
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	603
https://www.discover.com/online-banking/banking-topics/get-cash-without-paying-an-atm-fee-with-these-4-tips/	592

Top 10 Non-AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	9,289
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	5,845
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	4,485
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	2,731
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	2,158
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	2,109
https://www.discover.com/online-banking/banking-topics/get-cash-without-paying-an-atm-fee-with-these-4-tips/	1,589
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	1,230
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	1,182
https://www.discover.com/online-banking/banking-topics/opening-a-checking-account-online/	1,159

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	1,056	830	792	84	1:56	0.48	37.39%	134
online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	369	327	167	62	1:33	4.80	31.92%	177
online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety	333	304	221	26	0:38	4.39	11.68%	92
online-banking/banking-topics/compounding-your-savings-for-retirement	127	112	93	9	1:24	3.54	39.34%	25
online-banking/banking-topics/the-roth-individual-retirement-account	121	96	55	9	0:50	3.25	5.41%	46
online-banking/banking-topics/four-reasons-to-open-savings-account	73	59	44	9	1:41	7.29	17.02%	16
online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals	57	46	24	10	0:42	9.14	2.86%	23
online-banking/banking-topics/3-ways-to-make-saving-money-easier	45	38	31	4	0:33	16.27	22.22%	12
online-banking/banking-topics/what-to-do-with-your-401k-when-you-leave-your-job	43	37	29	3	1:20	1.70	16.13%	10
/online-banking/banking-topics/best-ways-to-catch-up-on-retirement-savings	0	0	0	0	0:00	0.00	0.00%	0
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/4-strategies-for-achieving-stretch-savings-goal	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/budgeting-for-better-retirement-planning	0	0	0	0	0:00	0.00	0.00%	0
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

Improved Keywords in SEMRush for IP Content

Keyword	SERP	Position Difference	MSV
how to change careers in a recession	13	87	10
fire retirement plan	22	78	260
roth ira or traditional ira	18	75	1,300
difference between roth ira and traditional ira	31	45	2,400
what is budget billing	16	27	210
traditional ira vs roth ira	15	26	27,100
planning a family budget	9	10	260
how to protect bank account from hackers	3	6	20
managing 401k during recession	4	6	0
how to use your emergency fund	18	5	0
how to find a job in a recession	12	4	10
home office on a budget	34	3	260
how does budget billing work	5	3	110
diy to save money	7	2	110
does budget billing save money	5	2	20
what to do when scammed out of money	2	2	1,900
how do i protect my 401k in a recession	3	1	10
how much should i have in savings	14	1	6,600
how to protect bank account from fraud	1	1	20
saving money in quarantine	1	1	10
spend emergency fund	14	1	0
ways to save money around the house	35	1	90
budgeting tips to survive a pay cut	3	0	0

Improved Keywords in SEMRush for IP Content

Keyword	SERP	Position Difference	MSV
buying a house right now	0	0	390
can unemployment benefits be extended	0	0	110
career opportunities during a recession	0	0	0
creating a household budget	0	0	90
creating a vision board	0	0	2,400
diy projects to save money	8	0	30
financial freedom vision board	3	0	70
financial vision board	1	0	260
how much can you borrow from 401k	0	0	390
how much you should have saved by age	0	0	320
how to find a job after college	0	0	590
how to make a household budget	0	0	90
how to prepare for the end of unemployem...	1	0	0
how to prevent identity theft	0	0	1,300
how to protect retirement savings from rece...	2	0	10
how to recover from being scammed	2	0	320
how to save money after a pay cut	4	0	0
how to save money first job	21	0	10
how to save money in the stay at home econ...	1	0	0
ira cd	0	0	1,300
ira savings account	0	0	1,600
is now a good time to buy a house	0	0	6,600
quarantine money lessons	1	0	0

Improved Keywords in SEMRush for IP Content

Keyword	SERP	Position Difference	MSV
setting up a home office for remote work	0	0	260
what is a certificate of deposit	13	0	6,600
when are you ready to buy a home	0	0	10
how to handle a pay cut	7	-1	140
how to manage your first salary	2	-1	10
how to recover money from a scammer	4	-1	210
scammed out of money	5	-1	70
what is the fire movement	8	-1	390
when to use your emergency fund	12	-1	10
how do i protect my retirement savings from...	6	-2	0
how does a certificate of deposit work	15	-3	1,000
smart savings tips	42	-3	0
use your emergency fund	15	-3	0
retire early movement	13	-4	90
can you refile for unemployment after it runs...	19	-6	0
when to spend emergency fund	21	-6	10
401k hardship withdrawal	18	-8	8,100
family budget	30	-8	1,300
how much of your paycheck should you save	58	-8	1,900
how much should i save each month	77	-8	2,400
types of ira	0	-9	3,600
401k hardship withdrawal rules	26	-11	590
how to create better spending habits	47	-14	10

Improved Keywords in SEMRush for IP Content

Keyword	SERP	Position Difference	MSV
salary cut	50	-30	260
what to do when unemployment runs out	0	-54	1,600
end of unemployment	93	-59	4,400
planning a home office	0	-68	210

Top Pages by Engagement Tracking

Page Name	Related Content CTR	Call-to-Action CTR	Homepage/Repeated Homepage CTR
online-banking/banking-topics/4-steps-to-boost-your-checking-account-security	18.18%	29.55%	0.00%
online-banking/banking-topics/why-you-need-to-make-a-retirement-budget	25.42%	10.17%	3.39%
online-banking/banking-topics/financial-vision-board	1.09%	4.35%	14.13%
online-banking/banking-topics/how-to-set-financial-goals-and-crush-them	4.69%	3.13%	3.13%
online-banking/banking-topics/4-steps-to-start-an-emergency-fund	10.15%	3.05%	0.00%
online-banking/banking-topics/money-savings-challenge	2.00%	2.00%	54.00%
online-banking/banking-topics/retirement-savings-mistakes	5.77%	1.92%	15.38%
online-banking/banking-topics/5-home-repairs-you-should-never-do-yourself	18.32%	1.53%	0.00%
online-banking/banking-topics/ways-to-stop-stressing-over-money	0.00%	1.42%	0.00%
online-banking/banking-topics/5-lifestyle-changes-to-make-save-more-money	1.80%	1.20%	3.59%
online-banking/banking-topics/5-ways-increase-your-earning-potential	0.35%	0.35%	0.00%
online-banking/banking-topics/5-ways-to-stop-overspending-on-impulse-buys	0.00%	0.30%	5.71%
online-banking/banking-topics/7-ways-to-save-money-on-family-expenses	1.37%	0.27%	0.27%
online-banking/banking-topics/where-to-keep-emergency-fund	0.00%	0.15%	0.00%
online-banking/banking-topics	0.00%	0.00%	0.00%
online-banking/banking-topics/10-ways-to-protect-your-checking-account	1.57%	0.00%	1.57%
online-banking/banking-topics/10-ways-to-protect-your-checking-account/amp	0.00%	0.00%	0.00%
online-banking/banking-topics/13-ways-to-have-fun-without-spending-money	0.02%	0.00%	0.00%
online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/amp	0.00%	0.00%	0.00%
online-banking/banking-topics/3-reasons-to-save-more-money	0.00%	0.00%	0.00%
online-banking/banking-topics/3-reasons-to-save-more-money/amp	0.00%	0.00%	0.00%
online-banking/banking-topics/3-things-to-do-with-your-tax-refund	0.00%	0.00%	73.17%