

imagination.

Discover Financial Services Content Marketing Report

April 2021



Executive Summary

April 2021

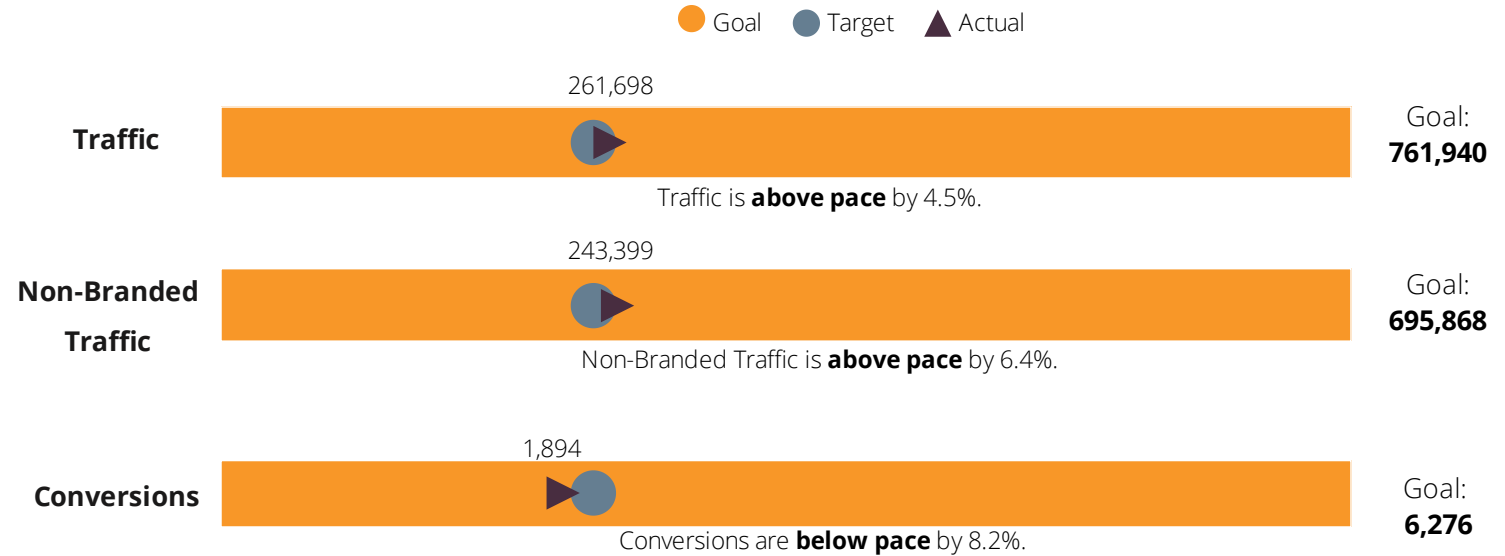
Key Takeaways

- Although this month saw drops in organic performance, the blog remains above benchmark for organic impressions (+16%) and clicks (+9%).
- Family Finance and Lifestyle pieces continue to gain visibility and authority through increased page views and return visits.
- Checking accounts were the most popular account open type. Consequently, the blog experienced increased conversions on checking account pages and drops in conversions from Savings pages.
- Overall, although the site experienced drops in visibility, April displayed improvements in user engagement through average CTR for CTA clicks, average time on site and bounce rate. This suggests a high volume of quality users to the site this month.

Recommendations

- Imagination will conduct additional SEO research for recommendations on Lifestyle pages as part of the SEO quarterly research.

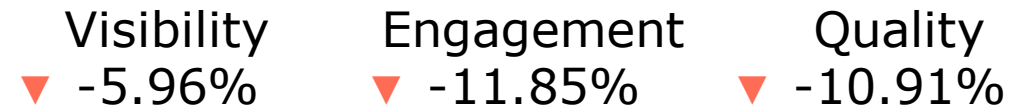
Progress Toward Organic Goals



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

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.

April KPI Snapshot

Visibility

▼ **-5.96%**

Page Views

81,276

▼ -12.57%

Entries

65,861

▼ -12.79%

Avg. Time on Site

3:47

▲ 4.14%

Total Account Opens

593

▼ -16.71%

Quality

▼ **-10.91%**

Return Visits

10,542

▼ -10.43%

Search Impressions

4,496,867

▼ -5.44%

New Users

65,340

▼ -12.94%

Avg. Page Depth

2

▼ -27.41%

Bounce Rate

57.63%

▲ 0.92%

Organic Clicks

63,886

▼ -9.40%

Unique Visitors

71,668

▼ -13.06%

Organic CTR

1.44%

▼ -7.38%

Page Events

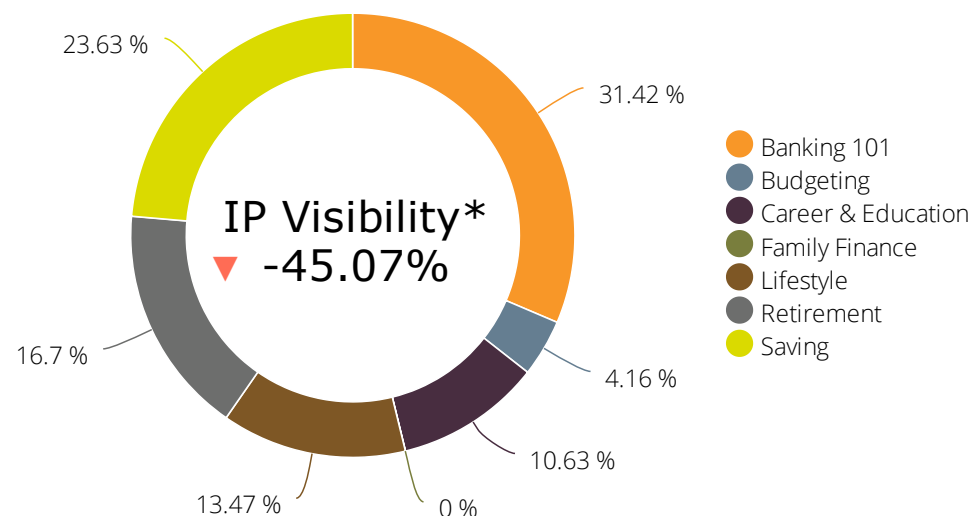
1,130

▼ -15.10%

**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

118,809

▼ -45.23%

Page Views

1,515

▼ -12.02%

Bounce Rate

32.88%

▼ -26.80%

Organic Clicks

1,361

▼ -52.69%

Avg. Time on Site

2:09

▲ 12.17%

Return Visits

460

▼ -11.03%

*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
how to recover money from a scammer	1	2	210
does budget billing save money	7	3	20
diy projects to save money	8	1	30
diy to save money	8	62	110
how does a certificate of deposit work	11	1	1,000
when to use your emergency fund	11	2	20



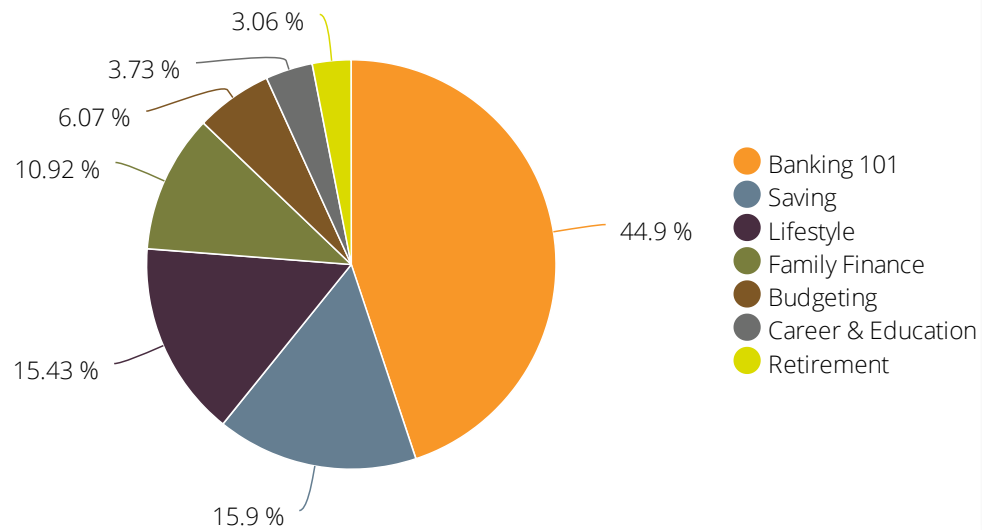
Notes & Analysis

- IP content experienced a 10% increase in visibility for tracked keywords in SEMRush comparing April to the previous month.
- Of the top visible IP content pieces (by page views), "This is How CDs Work—and How You Can Use Them to Grow Your Savings" (-43% MoM) and "How to Recover From Being Scammed: Take These Proactive Steps" (-22% MoM) saw the largest drops in page views MoM.
- In April, IP-published content ranked for 52 out of 67 target keywords across devices (+16% MoM), with 22 unique keywords ranking on page 1 (+6% MoM) and 13 keywords on page 2 (+18% MoM).
- In comparison, the Modern Money blog altogether ranked for 545 out of 606 keywords across devices, with 402 keywords ranking on page 1, and 69 keywords ranking on page 2.
- Modern Money earned a featured snippet on April 30 for "How to Recover From Being Scammed: Take These Proactive Steps" for the key phrase "how to recover money from a scammer".

Overall Visibility Performance

Objective: Increase organic search traffic through SEO-optimized content

Organic Impressions by Content Pillar



Page Views

81,276
▼ -12.57%

Organic Clicks

63,886
▼ -9.40%

New Visitors

65,340
▼ -12.94%

Entries

65,861
▼ -12.79%

**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/	264,356	5,513	2.09%
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	492,213	5,386	1.09%
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	91,629	5,344	5.83%
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	67,193	3,011	4.48%
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	182,010	2,926	1.61%



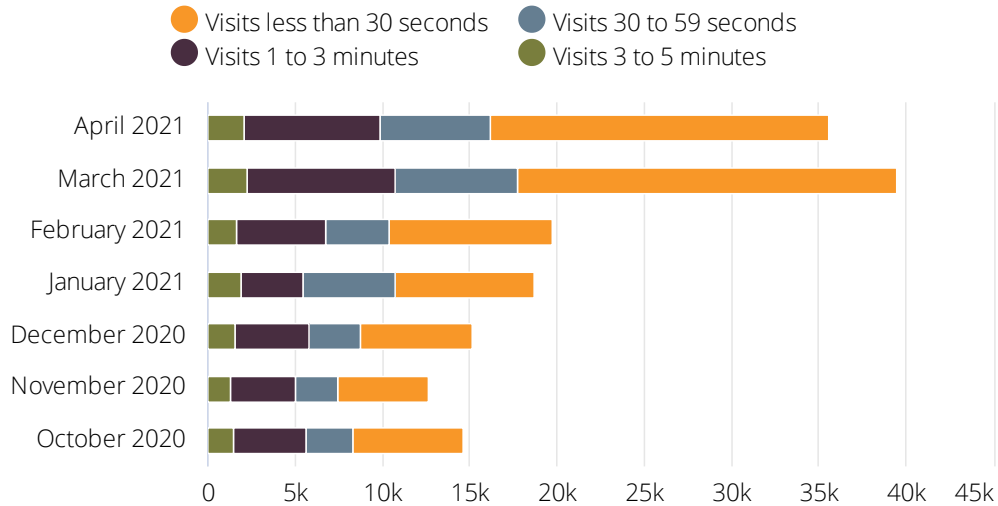
Notes & Analysis

- All pillars experienced a month-over-month decrease in organic impressions, except for Retirement pages (+0.18%).
- As Retirement pages continue to experience increases in organic impressions month-over-month, this suggests users are gaining interest in this topic. In fact, of the top performing Retirement pieces (by impressions), "Considering a 401(k) Hardship Withdrawal? Here's What You Need to Know" saw the largest month-over-month increase at 74.5%.
- Most pages that experienced drops in page views were Savings pages (i.e., "How Does Savings Account Interest Work? Here's Your Guide," "Not Saving? These 3 Reasons to Save Money Will Give You the Motivation to Start"). However, "4 Smart Things to Do When You Get an Inheritance" saw the largest increase at 69% more page views month-over-month.
- **Imagination will conduct SEO research on Lifestyle pages as part of the SEO quarterly research for recommendations on how to target better keywords as those pages could improve in SERP appearance.**

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



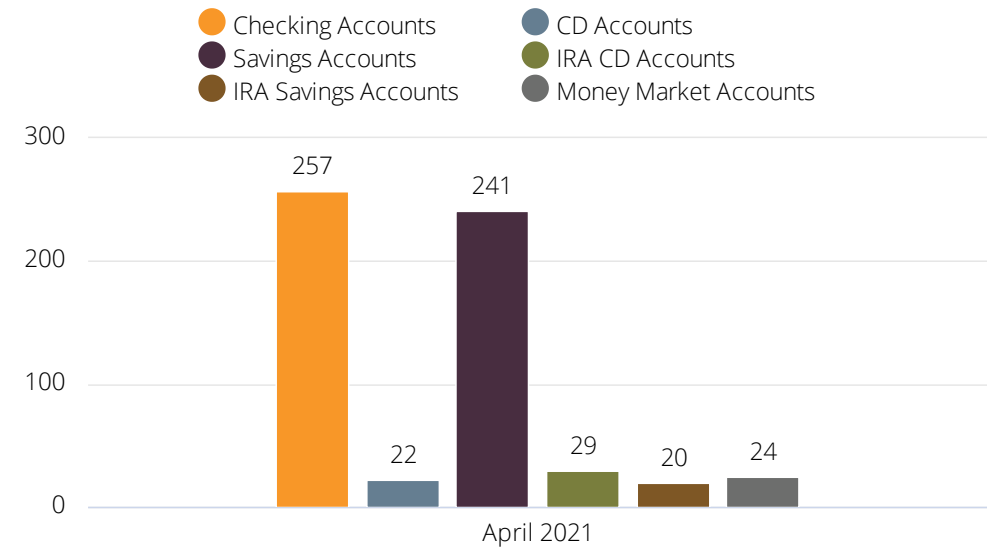
Avg. Time on Site **3:47** ▲ 4.14%

Avg. Page Depth **2** ▼ -27.41%

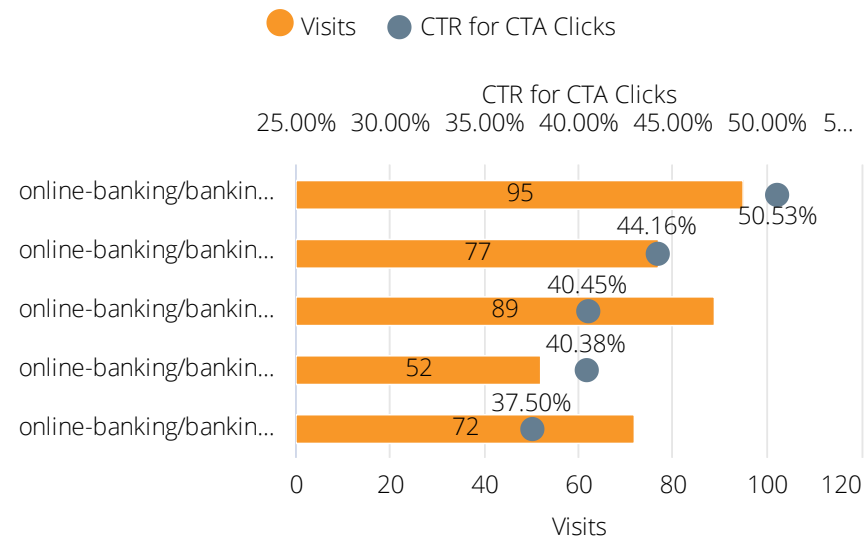
CTR for CTA Clicks **1.08%** ▲ 42.85%

*These metrics are being compared to the previous month.

Account Openings by Account Type



Clickthrough Rate for CTA Clicks by Content Piece



*Clickthrough 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%.



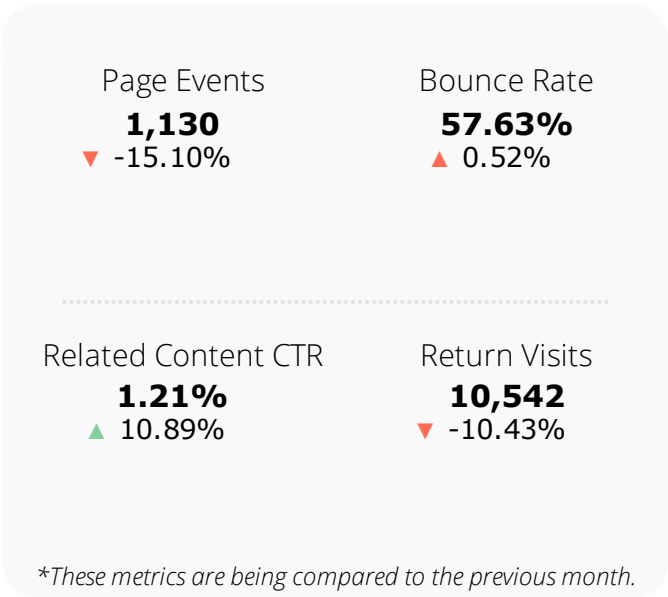
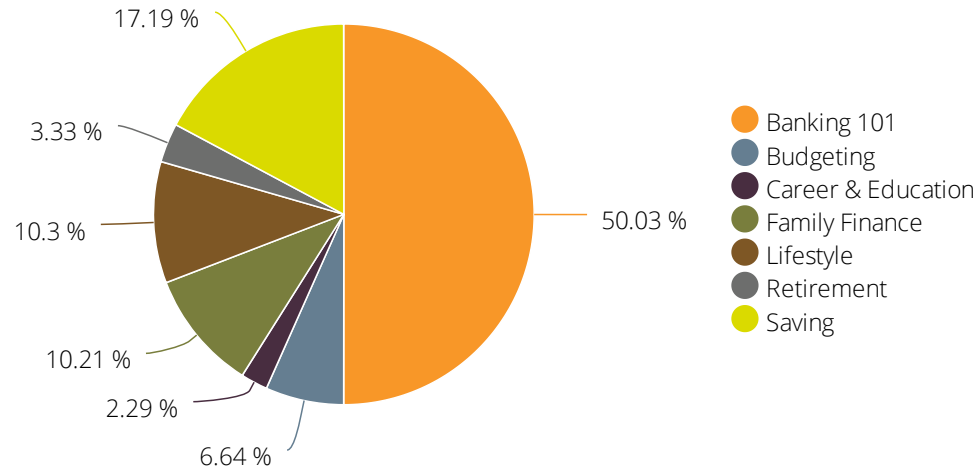
Notes & Analysis

- "Family Budget Basics: Gather Around the Table to Make a Plan That Works" experienced the highest CTR for CTA Clicks (51% CTR), followed by "3 DIY Projects to Save Money on Home Improvements" (43% CTR), with the Homepage Content Module CTA being the top performing CTA for those pieces. As these are both IP content pieces, this suggests increased interest in these newly published content pieces.
- The blog saw drops in all average time on page groups, with visits less than 30 seconds seeing the largest month-over-month decrease (-11%). This suggests increased user content consumption.
- Checking account opens remain the most popular account open type in April at 257 total checking account opens, which is a 19% decrease month-over-month. However, IRA CD accounts (+21% MoM) and money market account opens (+41%) saw increases this month.
- Although Savings and Banking 101 pages saw drops in conversions, checking account pages saw increased conversions, specifically "5 Steps to Open an Online Checking Account" (+417% MoM), "4 Considerations for Opening Your Child's First Checking Account" (+14% MoM) and "Partners in Life and Money: When to Open a Joint Checking Account" (+7% MoM).

Overall Quality Performance

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

Return Visits by Content Pillar

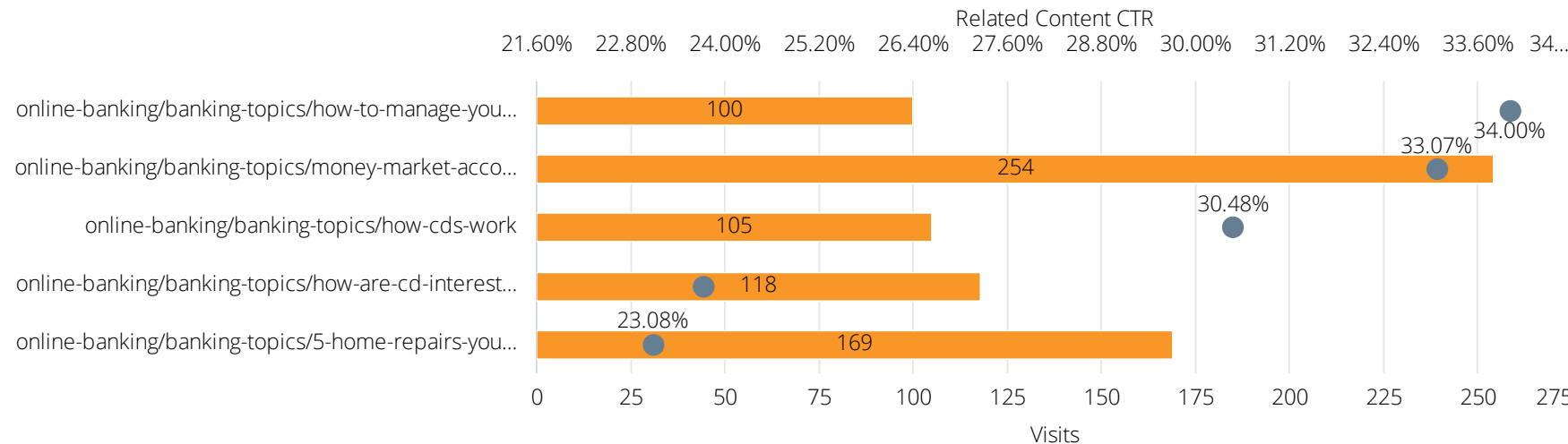


Notes & Analysis

- Lifestyle (+16%) and Family Finance (+4.7%) pillars experienced increases in return visits month-over-month. In fact, Family Finance pages also experienced the largest increase in page views month-over-month (+14.5%).
- An IP content piece, "How to Manage Your First Salary and Grow Your Savings," saw the highest related content CTR at a 34% CTR, with 88% of clicks on the related content module CTA, and the remaining 12% on the side block CTA.
- The related content module continues to outperform the related content side bar; however, the side block CTR saw increases this month (+18%), which suggests this CTA is gaining popularity.

Top 5 Content Pieces by Related Content CTR

● Visits ● Related Content CTR



Action Plan

April 2021

Goal(s)

- Increase Lifestyle content organic visibility and overall organic CTR

Recommendations

- Imagination will conduct additional SEO research for recommendations on Lifestyle pages as part of the SEO quarterly research.

Why?

- Lifestyle pages are low on impressions but high on clicks, which suggests we can improve the keyword targeting strategy for those pieces to better address what users are searching for.

imagination.

Appendix

April 2021



AMP vs Non-AMP Page Performance

AMP Pages

27,230

Page Views
▼ -12.30%

7:20

Average Time on Site
▲ 7.25%

92.18%

Bounce Rate
▼ -0.86%

Non-AMP Pages

99,022

Page Views
▼ -10.94%

1:59

Average Time on Site
▼ -1.82%

35.63%

Bounce Rate
▲ 3.64%

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/	3,333
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	2,834
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	2,243
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	1,226
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	968
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	889
https://www.discover.com/online-banking/banking-topics/how-much-money-should-you-keep-in-your-checking-account/	717
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	675
https://www.discover.com/online-banking/banking-topics/how-to-recover-from-being-scammed/	625
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	621

Top 10 Non-AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	5,513
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	5,386
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	5,344
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	3,011
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	2,926
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	2,888
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,832
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	1,562
https://www.discover.com/online-banking/banking-topics/4-benefits-of-money-market-account/	1,391
https://www.discover.com/online-banking/banking-topics/how-much-should-you-budget-for-home-repairs/	1,385

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	1,226	1,028	977	79	1:43	0.43	41.63%	133
online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	429	372	199	80	1:30	3.42	27.38%	200
online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety	346	318	192	24	0:46	1.99	9.84%	137
online-banking/banking-topics/the-roth-individual-retirement-account	210	161	94	23	0:47	3.07	4,707.73%	77
online-banking/banking-topics/compounding-your-savings-for-retirement	141	129	104	20	1:37	3.50	9,732.32%	31
online-banking/banking-topics/3-ways-to-make-saving-money-easier	74	52	43	10	0:44	0.65	4,359.62%	27
online-banking/banking-topics/employer-sponsored-retirement-plans-adding-up-the-pluses	74	65	56	3	0:28	1.19	2,821.28%	9
online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals	69	61	31	12	0:31	3.36	3,130.16%	32
online-banking/banking-topics/four-reasons-to-open-savings-account	64	61	44	7	1:17	2.11	7,690.74%	18
online-banking/banking-topics/4-strategies-for-achieving-stretch-savings-goal	57	54	52	2	0:35	1.74	3,515.56%	3
/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

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/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