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Discover Financial Services Content Marketing Report

February 2021



Executive Summary

February 2021

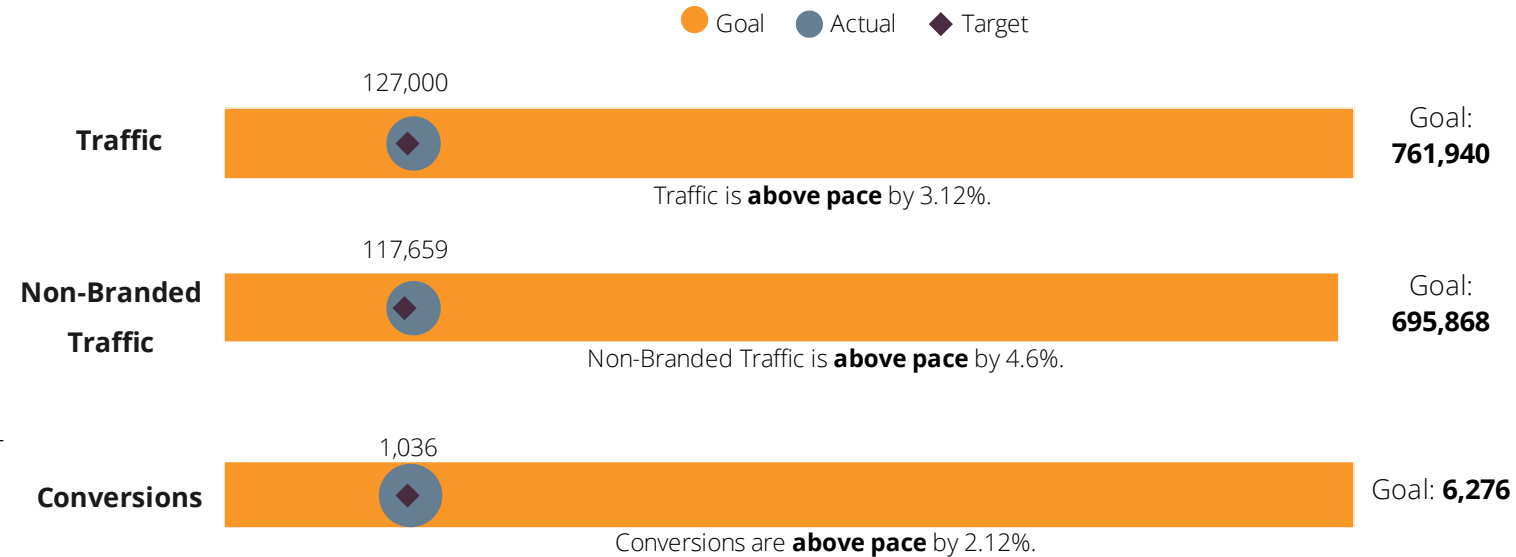
Key Takeaways

- While the KPIs on the following page are down, that's because January was such a successful month. In fact, the blog overall remains above benchmark for organic clicks (+1.6%) and impressions (+2.9%), which suggests increased visibility for Modern Money's content YoY.
- Regarding IP content, February experienced a 9.1% increase in organic visibility for tracked keywords in SEMRush. As IP content continues to see increased visibility month-over-month, this suggests progress toward the objective for SEO-optimized content.
- User interest shifted from savings to career and education this month, evidenced by drops in visibility to savings-related pages and increased page views to career and education-related pages.
- Although the blog experienced 34% fewer conversions in February, savings accounts remain the most popular account open type at 262 total savings account opens.

Recommendations

- As it seems the organic user journey for the content piece "How Does Savings Account Interest Work? Here's Your Guide" can be better optimized, our team will include further analysis and potential optimization opportunities in the quarterly report, such as adjusting the meta description to fit the user's direction.

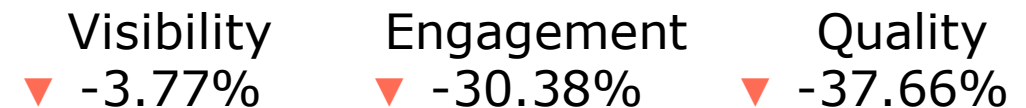
Progress Toward Organic Goals



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

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.

February KPI Snapshot

Visibility

▼ **-3.77%**

Page Views

90,343

▼ -2.66%

Entries

65,829

▼ -9.34%

Avg. Time on Site

3:33

▼ -20.03%

Total Account Opens

583

▼ -33.60%

Quality

▼ **-37.66%**

Return Visits

12,311

▼ -10.01%

Search Impressions

4,011,208

▼ -3.63%

New Users

71,505

▼ -1.79%

Avg. Page Depth

2

▼ -4.39%

Bounce Rate

67.54%

▼ -18.37%

Organic Clicks

59,752

▼ -11.54%

Unique Visitors

79,397

▼ -2.62%

Organic CTR

1.50%

▼ -1.69%

Page Events

3,548

▼ -69.82%

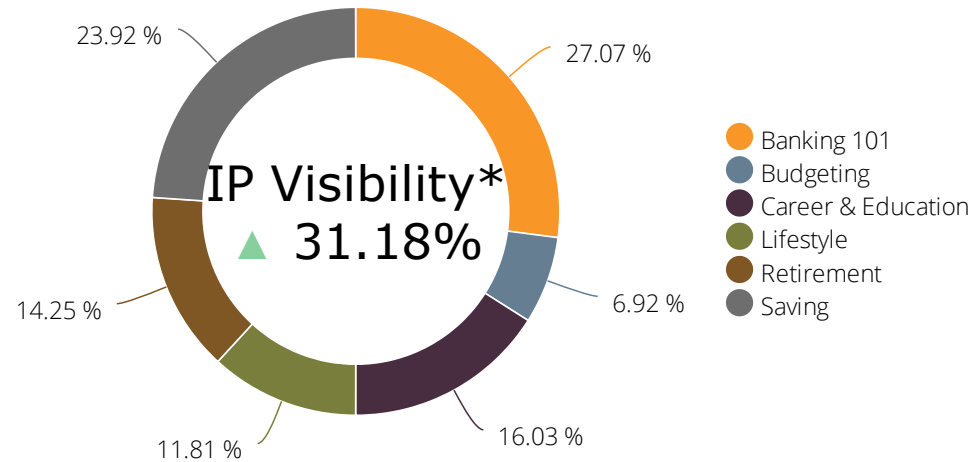
**All metrics on this page are being compared to the previous period.*

Imagination Content Performance



Notes & Analysis

Page Views by Content Pillar for IP Content

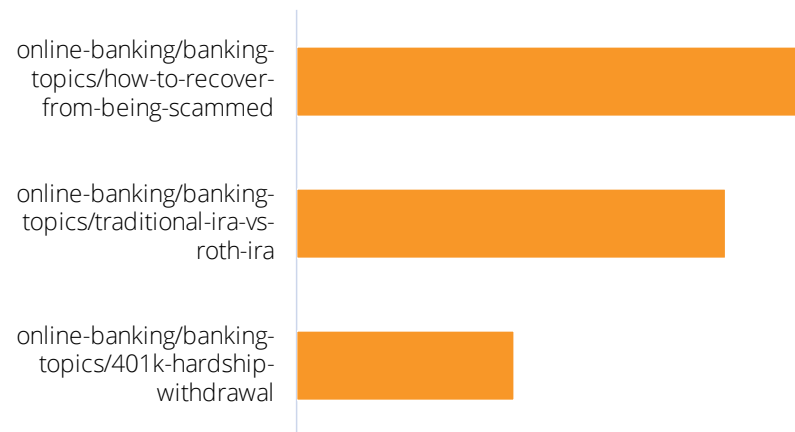


*IP Visibility: sum of page views, organic impressions and organic clicks.

Metric	Value	Change (vs. previous month)
Organic Impressions	68,469	▲ 32.54%
Organic Clicks	865	▲ 15.18%
Page Views	1,965	▲ 1.08%
Avg. Time on Site	2:46	▼ -13.48%
Bounce Rate	76.77%	▲ 5.12%
Return Visits	609	▼ -6.88%

*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

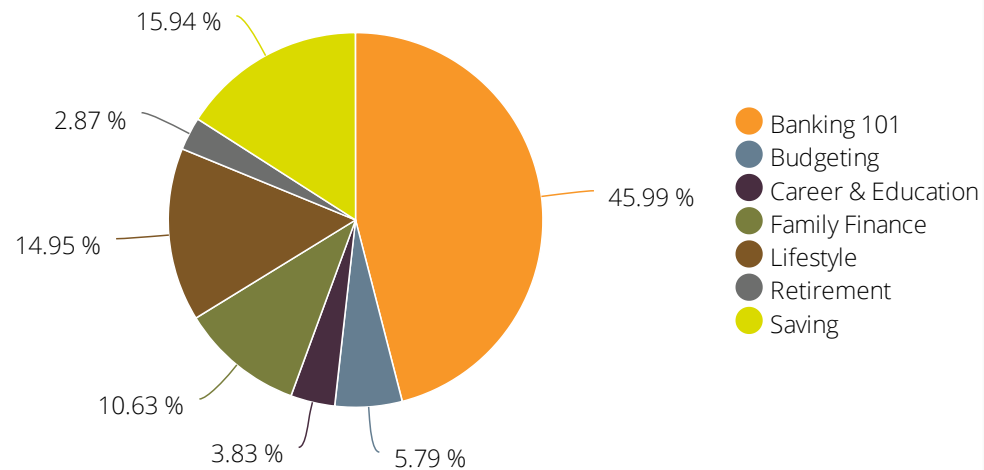
Keyword	SERP	Position Difference	MSV
how to manage your first salary	1	1	10
financial freedom vision board	3	2	50
how to recover money from a scammer	3	2	210
how to handle a pay cut	5	4	260
scammed out of money	5	1	70
what to do when scammed out of money	8	3	1,600
401k hardship withdrawal	12	2	8,100

- Comparing February to January, February experienced a 9.1% increase in visibility for tracked keywords for IP content.
- In February, IP-published content ranked for 44 out of 55 target keywords across devices, with 18 unique keywords ranking on page 1 (+20% MoM) and 10 keywords on page 2 (-38% MoM).
- IP content earned one new feature SERP displayed on desktop, mobile and voice searches in February: "How to Save More Money in the Stay-at-Home Economy by Focusing on What Matters Most" against the target phrase "how to save money in the stay at home economy."
- Of IP content pages, Career & Education pages saw 0.90% increase in page views month-over-month.
- "How to Recover From Being Scammed" continues to experience the most overall page views 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 11.2% (+9.7% MoM). Specifically, "How to Manage Your First Salary" saw the highest Related Content Module CTR at 29.6%. As for the other Related Content CTAs, "How to Handle a Pay Cut" saw the highest Side Block CTR at 13% and "Deciding When to Use Your Emergency Fund: Is Now the Right Time?" saw the highest In-Article CTR at 12.5%.

Overall Visibility Performance

Objective: Increase organic search traffic through SEO-optimized content

Organic Impressions by Content Pillar



Page Views

90,343

▼ -2.66%

Organic Clicks

59,752

▼ -11.54%

New Visitors

71,505

▼ -1.79%

Entries

65,829

▼ -9.34%

**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/	252,204	5,544	2.20%
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	405,199	5,488	1.35%
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	83,353	4,563	5.47%
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	68,044	2,857	4.20%
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	143,968	2,539	1.76%



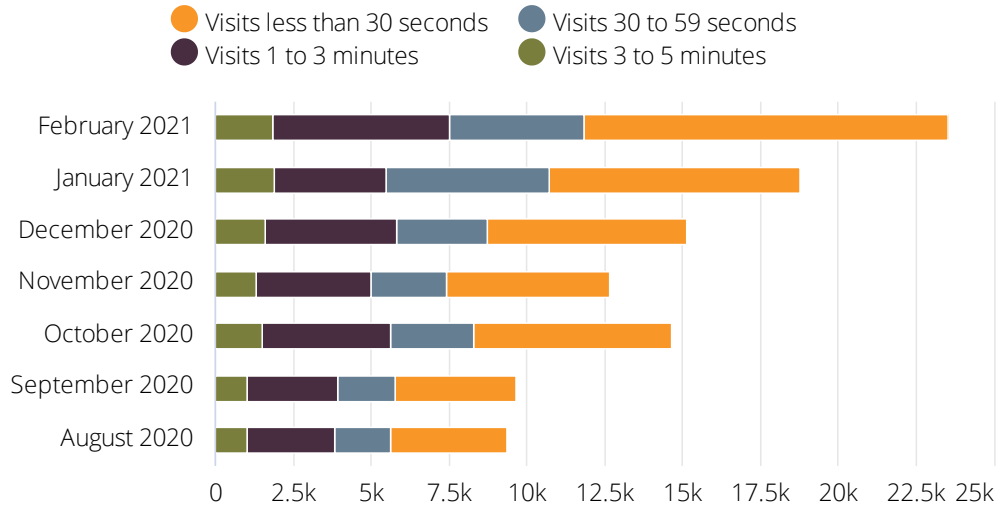
Notes & Analysis

- "Not Saving? These 3 Reasons to Save Money Will Give You the Motivation to Start" was the most visible piece for organic clicks (+11.6% MoM), while "How Does Savings Account Interest Work? Here's Your Guide" experienced the most impressions (+4.0% MoM) and page views. **As it seems the organic user journey for the content piece, "How Does Savings Account Interest Work? Here's Your Guide" can be better optimized, our team will include further analysis and potential optimization opportunities in the quarterly report.**
- Of the top 10 most visible content pieces this month, "5 Questions to Ask Before Repairing or Replacing an Appliance" saw the largest increase in page views month-over-month (+21%).
- Of the top 10 most visible content pieces this month, "4 Places to Keep Your Emergency Fund" saw the largest decrease in page views month-over-month (-29.3%), which could be due to the increased interest in January, which we did not see in February.
- Career & Education saw the largest month-over-month drop in impressions (-62.7%), while it saw the largest increase in overall page views. The drop in impressions is mostly due to a large increase in January (+127% MoM) and search returning to normal levels in February.

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



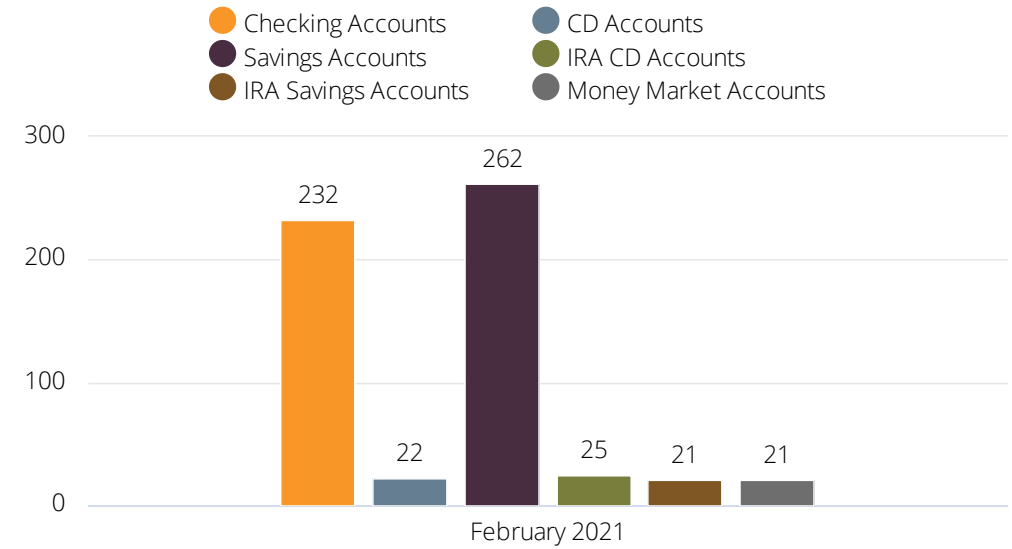
Avg. Time on Site
3:33
▼ -20.03%

Avg. Page Depth
2
▼ -4.39%

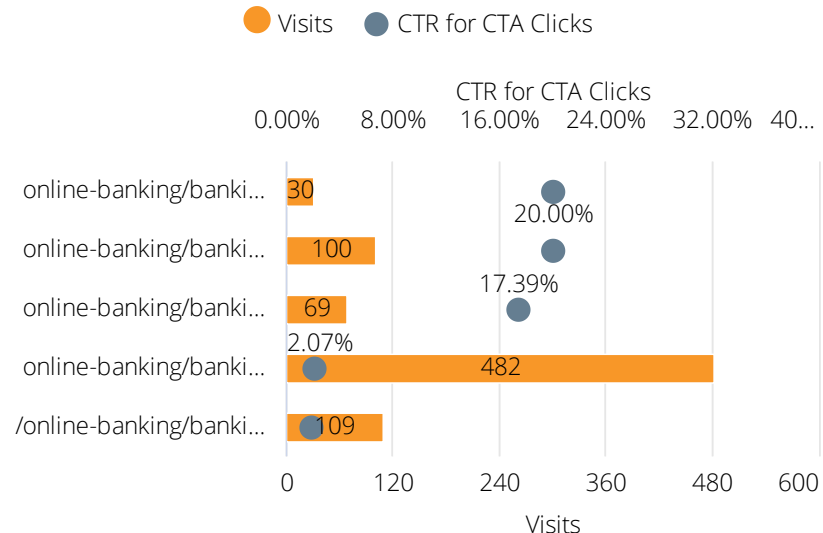
CTR for CTA Clicks
0.06%
▼ -4.09%

**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%.



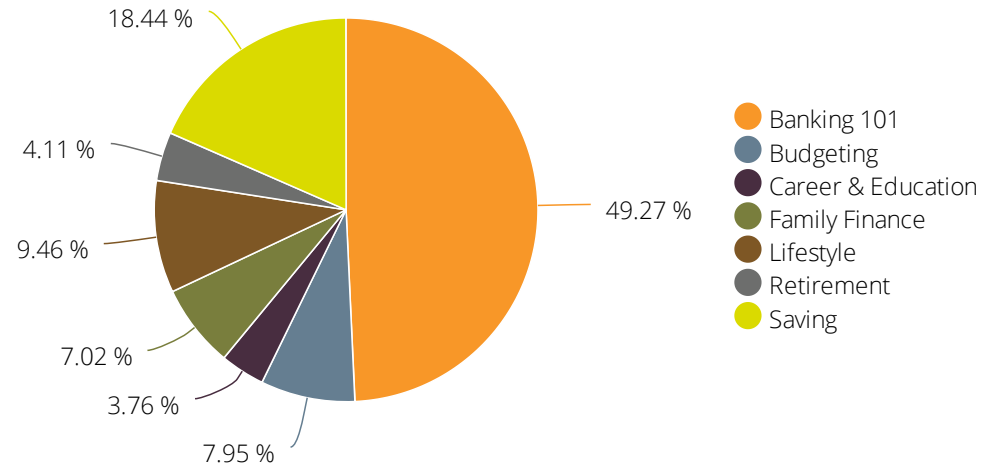
Notes & Analysis

- February saw a 59.9% increase in visits that averaged between 1 and 3 minutes on the blog.
- February also experienced a 45.6% increase in visits under 30 seconds. As email experienced a 62.2% month-over-month increase in visits less than 30 seconds, this suggests Modern Money's email(s) responsible for directing users to the blog can be better optimized for a more positive user journey from the email to the landing page.
- The listicle tag was the only performing CTA this month of the CTR for CTA Clicks metric. Specifically, "How to Save More Money in the Stay-at-Home Economy" and "Is Now a Good Time to Buy a House?" saw the highest CTR for CTA Clicks this month at 20%.
- The top 3 converting pages in January saw drops in February, specifically "How to Open an Online Savings Account" (-23%), the Savings category page (-39%), and "Can Multiple Savings Accounts Help You Save More?" (-31%). This is likely due to the seasonal trend of increased interest in savings accounts at the beginning of the year and returning to normal in February.

Overall Quality Performance

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

Return Visits by Content Pillar



Page Events

3,548
▼ -69.82%

Bounce Rate

67.54%
▼ -15.20%

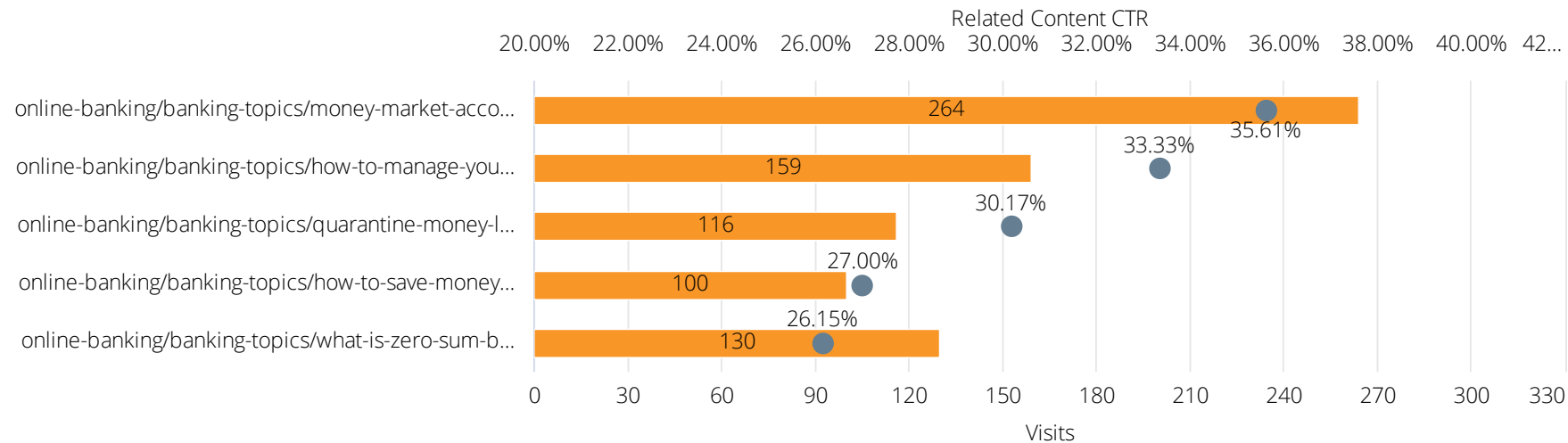
Related Content CTR

1.84%
▲ 0.35%

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

Top 5 Content Pieces by Related Content CTR

● Visits ● Related Content CTR



Notes & Analysis

- Comparing February to January, all content pillars experienced a drop in return visits. However, of all the pillars, Career & Education pages experienced the smallest impact with a 7.7% drop in return visits month-over-month.
- The Related Content Module continues to be the most popular Related Content CTA this month by experiencing a 168% higher CTR than the Side Block CTA. Specifically, "Money Market Account vs Savings Account: Which is Best for You?" saw the highest CTR at 36%. Of the top 10 performing pieces (by related content CTR), "Traditional IRA vs Roth IRA" saw the largest increase in Related Content CTR (+122% MoM).
- Of the top 10 most engaging content pieces this month, "Getting the Most From Your Online Checking Account" saw the largest increase in page events (+1,250% MoM).

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Appendix

February 2021



AMP vs Non-AMP Page Performance

AMP Pages

26,839

Page Views
▼ -16.94%

6:11

Average Time on Site
▲ 0.46%

93.02%

Bounce Rate
▲ 0.37%

Non-AMP Pages

63,504

Page Views
▲ 4.97%

2:27

Average Time on Site
▼ -24.92%

56.88%

Bounce Rate
▼ -25.06%

Top 10 AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	3,030
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	2,637
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	2,275
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	1,201
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	983
https://www.discover.com/online-banking/banking-topics/how-to-open-a-cd-account/	740
https://www.discover.com/online-banking/banking-topics/how-much-money-should-you-keep-in-your-checking-account/	649
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	634
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	620
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	577

Top 10 Non-AMP Pages by Organic Clicks

Page	Clicks
https://www.discover.com/online-banking/banking-topics/3-reasons-to-save-more-money/	5,543
https://www.discover.com/online-banking/banking-topics/how-interest-works-on-savings-accounts/	5,488
https://www.discover.com/online-banking/banking-topics/13-ways-to-have-fun-without-spending-money/	4,563
https://www.discover.com/online-banking/banking-topics/where-to-keep-emergency-fund/	2,857
https://www.discover.com/online-banking/banking-topics/5-questions-repair-or-replace-appliance/	2,539
https://www.discover.com/online-banking/banking-topics/making-your-life-easier-with-online-banking/	1,874
https://www.discover.com/online-banking/banking-topics/how-much-should-you-budget-for-home-repairs/	1,538
https://www.discover.com/online-banking/banking-topics/whats-the-difference-between-online-and-mobile-banking/	1,455
https://www.discover.com/online-banking/banking-topics/how-to-open-a-cd-account/	1,339
https://www.discover.com/online-banking/banking-topics/4-smart-things-to-do-when-you-get-an-inheritance/	1,169

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	1,248	1,039	1,010	66	4:02	0.34	80.30%	109
online-banking/banking-topics/how-to-get-the-most-out-of-mobile-banking	470	405	204	84	3:06	2.63	62.67%	228
online-banking/banking-topics/certificates-of-deposit-combine-growth-and-safety	403	346	212	28	1:13	1.48	24.81%	146
online-banking/banking-topics/the-roth-individual-retirement-account	286	237	136	40	2:08	1.91	36.08%	118
online-banking/banking-topics/compounding-your-savings-for-retirement	182	166	144	11	4:05	1.61	75.53%	26
online-banking/banking-topics/four-reasons-to-open-savings-account	92	84	68	10	3:24	1.33	59.09%	19
online-banking/banking-topics/how-savings-calculator-could-help-you-reach-financial-goals	76	66	31	10	0:38	3.18	21.62%	38
online-banking/banking-topics/4-strategies-for-achieving-stretch-savings-goal	68	61	56	4	1:47	0.18	79.31%	7
online-banking/banking-topics/10-tips-for-catching-up-on-retirement-savings	66	60	50	7	2:42	3.44	66.67%	12
online-banking/banking-topics/a-lifetime-of-investing-how-to-get-started	54	47	26	7	1:26	1.83	40.00%	22
online-banking/banking-topics/what-to-do-with-your-401k-when-you-leave-your-job	54	51	43	4	1:16	2.54	52.38%	8

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/3-ways-to-make-saving-money-easier	42	40	33	4	1:46	1.64	81.25%	8
online-banking/banking-topics/converting-to-a-roth-ira-is-it-right-for-you	32	30	17	6	6:14	2.78	88.89%	14
online-banking/banking-topics/employer-sponsored-retirement-plans-adding-up-the-pluses	29	27	23	1	0:34	1.41	68.42%	4
online-banking/banking-topics/three-steps-to-help-save-for-short-term-goals	29	18	15	8	1:55	2.86	61.11%	9