

LEND36 

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Latest Trends In Consumer Acquisition

October 13–15, 2015 | Atlanta, GA

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Latest Trends in Consumer Customer Acquisition



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- Utilize Multi-Channel Marketing Solutions
- Mobile Optimization
- Personalizing the Message
- Greater Use of Analytics & Attribution Modeling
- Compliance & Due Diligence Reviews



Utilize Multi-Channel Marketing Solutions

- Online Marketing
 - Search (PPC & SEO)
 - Email
 - Display
 - Social Media (i.e. Twitter, Facebook, Blogs, etc.)
 - Affiliate Marketing
 - Lead Generation
- Internal vs. External Strategy – What's Best?

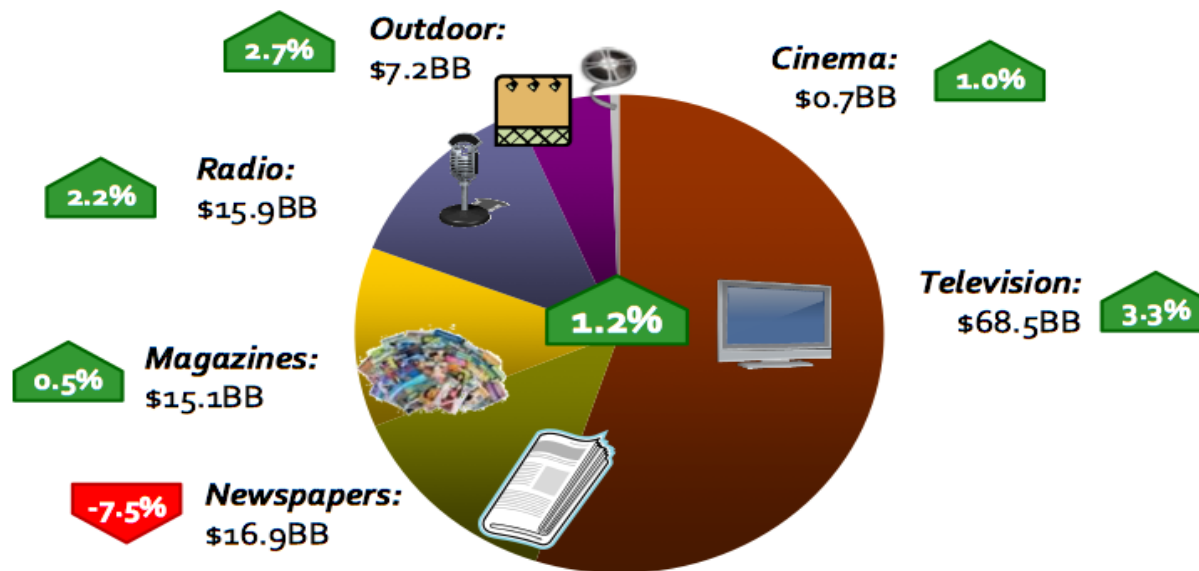


Utilize Multi-Channel Marketing Solutions

- Offline Marketing
 - Direct Mail (DM)
 - ITA vs. Pre-approved
 - DRTV
 - Radio

Traditional Media Did Not Stagnate, But No Real Catalysts To Drive Growth

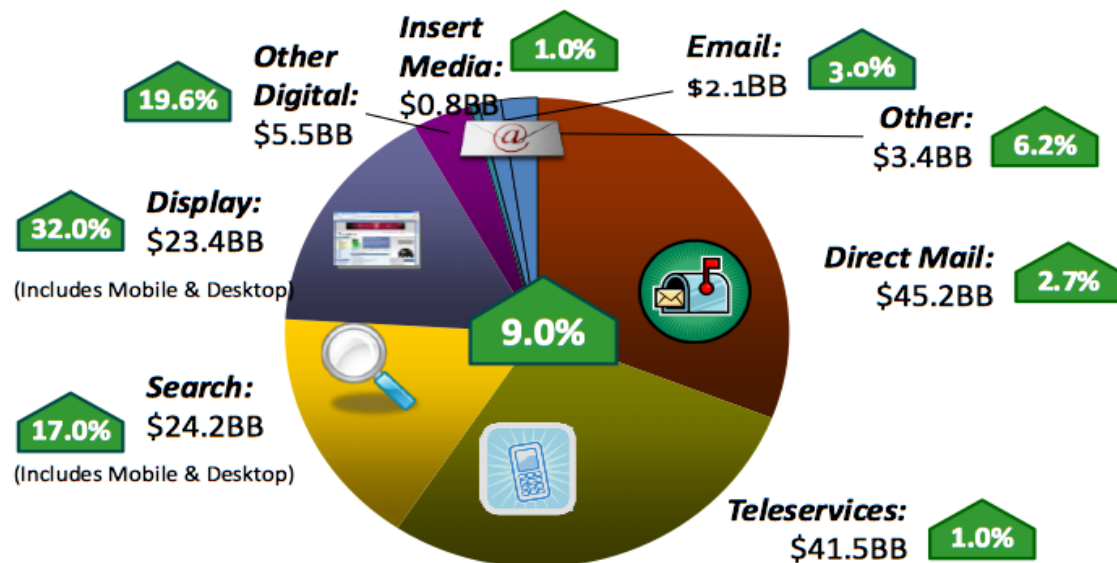
2014 U.S. "Measured Media" Spending: \$124.4BB



Source: Winterberry Group analysis of multiple sources
 Note: Arrows reflect percentage change in spend, by channel, from 2013 levels

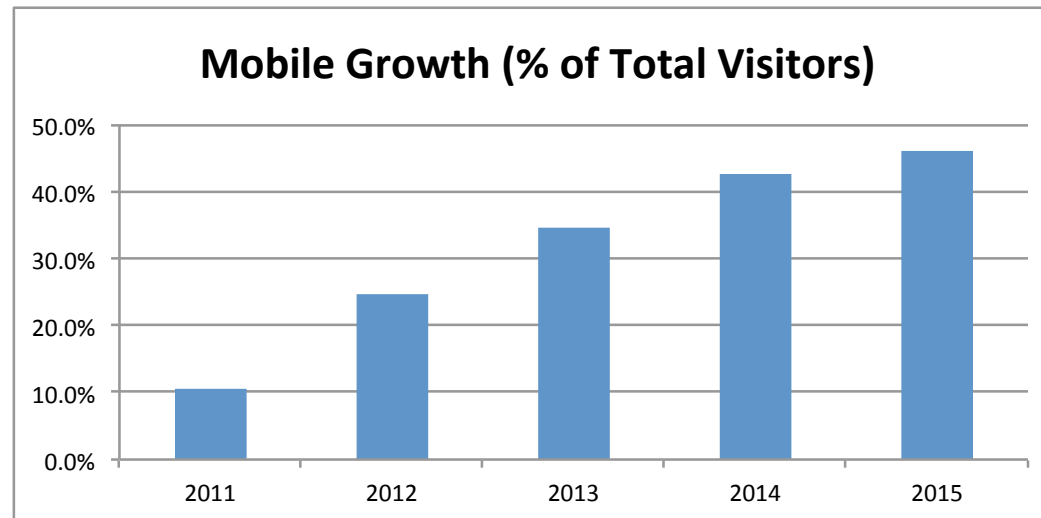
Digital Kept Taking Share (of New Money and Old), And Direct Outperformed Expectations

2014 U.S. "Direct & Digital" Spending: \$146.1BB



Source: Winterberry Group analysis of multiple sources
 Note: Arrows reflect percentage change in spend, by channel, from 2013 levels; Insert Media includes FSIs and statement inserts; Display and search reflect spending on desktop and mobile

- Mobile Traffic has quadrupled since 2011.



- Requiring Mobile optimization of marketing channels / sites.

- Consumers are being presented with an ever increasing number of lending options.
- Competition for the consumer is growing.
- The cost of marketing services is increasing as this competition heightens.
- Messaging to the consumer provides the opportunity to overcome both the growing competition and cost to acquire consumer.

LEND36 Greater Use of Analytics & Attribution Modeling

- Analytical abilities are the key factor in successful consumer acquisition.
- Utilization in two key areas.
 - Marketing
 - Purchase Decisioning
- Marketing Utilization
 - Develop consumer attributions to guide marketing campaigns
 - Testing of various traffic sources, creative designs, landing pages, and consumer flow.
- Lead Purchasing
 - Performance Modeling
 - Creation of various models based on consumer attributes and the variations by lead partners



Compliance & Due Diligence Reviews

- Regulatory Compliance will represent the greatest increase in company efforts for the next 12+ months.
- Landscape changing requiring companies to employ a 365 degree compliance philosophy.
- Marketers and Lenders alike, will be required to provide a much greater insight into their operations than ever before.
- Due Diligence reviews will increase via questionnaire's and on site visits/audits
- Compliance Departments will grow in size in order to efficiently develop and manage these programs

Q&A

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