

FINANCIAL SERVICES ADVISOR™

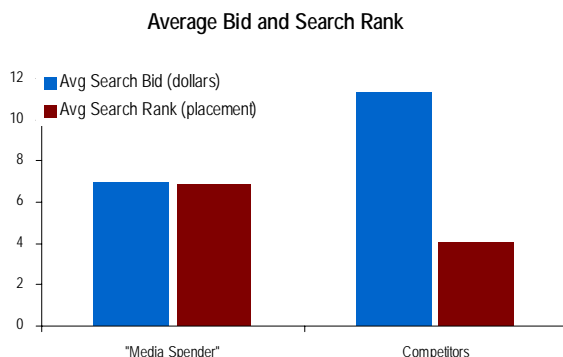
Monthly insights from Compete for financial services executives

LEVERAGING MEDIA TO BETTER CONTROL PAID SEARCH TERM EXPENSE

Compete recently analyzed the **paid search marketplace** for home loans where popular keywords now demand bids in excess of \$12. For this research, Compete analyzed the online behavior of Internet users that conducted home loan-related searches (home equity, home mortgage and refinance) and the terms they used, observing search results across one of the leading search engines.

The analysis identified a connection between **mass-media advertising** and online search. For one top-five lender, the average bid per term was half that of its competitors. Even at this low bid, the home loans provider was **receiving as many paid search clicks as other leaders**. How was it able to do this?

What made this lender different from its competitors was the amount of TV and other mass advertising it ran during the study period. Consumers had been pre-disposed to seek out the brand and were willing to look further down the list of search results to find it. Its media advertising presence allowed the lender to accept a lower search rank (at lower bid costs) and still get a high volume of consumer search traffic. Those search savings alone would likely not justify a multi-million dollar TV campaign, but it is certainly a part of the overall ROI evaluation and a measurable ongoing indicator of the effectiveness of brand marketing.

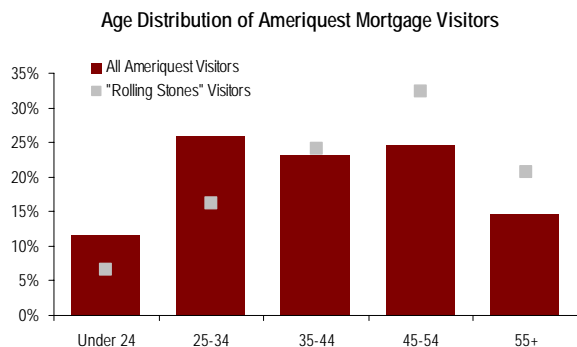


Home loan lenders with highly visible advertising campaigns receive halo benefits that help lower their paid search expenses.

Compete's financial intelligence and targeting services measure application, enrollment and cross-sell opportunities across deposit, lending, investing and insurance business lines to help marketers hone strategies and deepen customer relationships.

AMERIQUEST MORTGAGE TARGETS ROLLING STONES FANS

Ameriquest Mortgage launched its sponsorship of the Rolling Stones tour in mid-July on its Web site. Compete assessed the impact of the sponsorship on **brand awareness** and its effectiveness in reaching Ameriquest's key audience.



Visitors to ameriquestmortgage.com jumped 33%, to 613,000, in July. And, home loan applicants bounced-back to a monthly average volume of 50,000 after a June slump. Among consumers who clicked on the Rolling Stones banner on the home page, nine in 10 provided their contact information for a chance to see the Rolling Stones in concert. (Home owners also gave their existing mortgage amount.)

Compete determined that while the sponsorship did increase brand awareness for Ameriquest Mortgage, it was most effective in reaching a slightly older consumer than the typical Ameriquest Mortgage customer; one in two visitors was over 45. **Only 1% of these older consumers submitted an online application** compared to 8% of all Ameriquest visitors that submit applications. Online marketers can use this type of intelligence to gain a deep insight into the characteristics and attitudes of their site visitors and then measure what those visitors actually do as a result of their interaction.

Visit

www.compete.com/contactus

Read the latest financial services research from Compete and sign-up for Financial Services Advisor™, Compete's monthly newsletter for financial services executives.

Comments? Want to unsubscribe?

financialservices@compete.com