

OPTIMIZING THE OFFER

A Financial Services *Guide*

IN CROWDED INBOXES, MAKE YOUR
OFFERS MORE APPEALING

 **MARIGOLD™**



Introduction

So you work in financial services. We don't need to tell *you* how important it is for your offers to be appealing. But consumer inboxes are inundated with finserv offers. To cut through the noise, you need to dig into your relationship marketing arsenal and incorporate the heavy-hitters – timeliness, accuracy, personalization and urgency – into your messaging.

From strategy to specific technical examples, this guide will walk you through the art of *optimizing the offer*.





Timeliness & Accuracy

Let's get two hard truths out of the way.

1. People aren't always going to open your emails *right after you send them.*
2. Between fluctuating rates and the need to counter the promotions of your competitors, *your own offers can change at a moment's notice.*

These are just part of the game.

Now, close your eyes and put yourself in the shoes of one of your prospects. You receive an email promoting a particular offer. Said offer piques your interest and you decide to click the call to action in the email. The email takes you to a web page. But then frustration sinks in...the offer on the web page is *different* from what was in the email!

Fortunately, in an era where financial offers can be quite variable, we have real-time data capabilities to fall back on. Above, we mentioned two hard truths. Here's another truth:

The content in your email doesn't have to be static!

Advancements in dynamic content technology, such as those by **Marigold LiveContent by Liveclicker**, enable your emails to be living, breathing messages, capable of providing up-to-date content and offers long after they've been sent.



Timeliness & Accuracy *continued*

Two key capabilities include integrated web scraping and API integrations.

Integrated web scraping, AKA “LiveScrape” in Marigold LiveContent, works by facilitating a link between your email content and a given web page. As you edit the content on the web page in question (whether it be newly featured services, rates or promotions), the change will populate in the email you sent, ensuring that recipients receive the most up-to-date information at the moment they open it. Refreshing, right?

For **API integrations**, the possibilities are vast. Marigold LiveContent, for example, has a dedicated “LiveFeed” feature that enables you to call any internal or third-party API to populate email content – you can even pull from your own in-house RSS, XML and JSON data feeds. For uber-tech-savvy marketers and operations team members, these features can harness data and leverage it in email campaigns like never before. For marketers interested in integrations but don’t know where to start, Marigold has a **strategic services and customer success team** that can make your vision a reality.

Hi Jane,
You're invited to apply for the
DataBank Elite Credit Card

BUILT-IN BENEFITS

- 0% INTRODUCTORY RATE**
Get a **0% introductory APR** through 12/31/24
[CREATE A BUSINESS PROFILE](#)
- Earn \$300 Statement Credit**
after you spend \$3,000 in purchases on your new Card in the first 3 months.
- Gain Access to Our App**
Download the free app for your iPhone, iPod Touch or Android to experience all of DataBank's features while on the go
[DOWNLOAD FOR IOS](#)

Introducing Elite

This card is unlike anything you've seen. Not only do you reap airline benefits like priority boarding, lounge access and free baggage, you'll also earn a **\$300 statement credit** after you

Pivoting away from specific technical features, delivering timely offers also necessitates an understanding of *where* folks are at in their customer journeys. Identifying these journeys – a critical moment early on in the relationship – is best achieved with thoughtful messaging that provides your contacts with ample opportunities to cite their preferences, motivations, interests and the like. This builds the bridge to our next section, “Personalization,” where we’ll dive deeper into the process of identifying customer journeys and structuring your messaging accordingly.



Personalization

When it comes to actually eliciting engagement with your offers, personalization is a no-brainer.

According to **Marigold's 2024 Global Consumer Trends Index**, 85% of consumers say their favorite brand treats them like an individual, while 78% say they're likely to engage with personalized emails tailored to their interests. And yet, consumer frustrations with a lack of personalization persist – **51% say they've been frustrated by irrelevant content or offers in just the last six months.**



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Personalization *continued*

So, let's dive into how we can prevent these frustrations.

IDENTIFY CUSTOMER JOURNEYS AND COLLECT **ZERO-PARTY DATA:** ←

From the very beginning, make attempts to learn more about your contacts – and not just names or demographics. Some contacts will need a bit more time to be nurtured – it's best to learn that information as soon as possible to kick-start your segmentation efforts. Tap into their timelines (ex: how close are they to making a big purchase?), motivators (ex: what could be the catalyst for making a decision?), life events (ex: have they recently bought a car/house/etc.?), and feelings about the future (ex: are their optimism levels high?). It's these data points that will enable you to level up your personalization efforts and *deliver the right offers at the right time*. In practice, this information can come from initial preference forms on landing pages, as well as surveys and polls incorporated via email, SMS or your mobile app.

ZERO-PARTY DATA TIP

Ensure the surveys you deploy are mobile-friendly and fewer than ten questions in length. These small changes can have a **big impact** on your completion rates.

CONTENT-DRIVEN SEGMENTATION:

Your company likely sends tons of marketing emails. Are you monitoring specifically how recipients are engaging with the content of said emails? High-level stats like click-through rates are a start, but more revealing metrics like precise click locations in emails and time spent on content links can be valuable first-party data points that help to reveal your contacts' interest areas. Leverage these data points to continuously fine-tune your segments – a process made easier by advanced messaging solutions, like **Marigold Engage+**, equipped with robust segmentation and audience-building functionalities.





Igniting Urgency

Once you've nailed the art of creating timely, personalized offers, a key challenge remains: igniting a sense of urgency.

Copywriting: If your department has recently been tasked to *do more by optimizing your current strategy and technology*, know you're not alone. Fortunately, there's a simple, cost-effective strategy to dramatically improve engagement with your offers: write compelling copy.

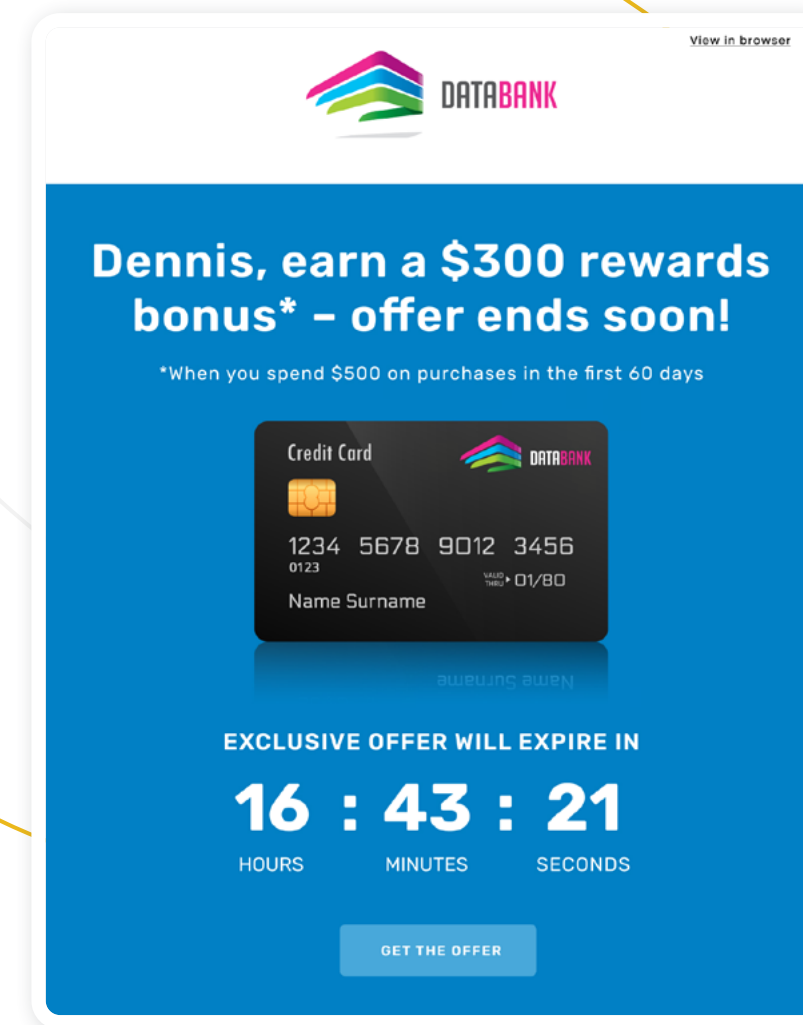
Let's compare two subject lines. Which email would you open?

There's still time to qualify for 4.9% APR

4.9% APR – 12 hours left to apply

Option one is letting them know they still have time, but it doesn't specify how much time. It leaves it up to the recipient to consider clicking through – but doesn't convince them that right there at that moment in time, they should make the call to proceed with the offer.

As you explore cost-effective ways to optimize your offers, refining your copy to include urgency is an excellent way to get more conversions from your campaigns.



Dynamic Content Elements: Another way to really drive home the feeling of urgency is with time-sensitive dynamic content elements, like live countdown timers. Make your recipients watch each second as it ticks away. If the offer is already timely and personalized, the countdown clock might just be the last nudge required to inspire a conversion.

Wrap Up

From timeliness and accuracy to personalization and urgency, there are a slew of strategies worth exploring if you're looking to increase engagement with your offers.

If you need a partner who can deliver on the above and more, consider Marigold. From our advanced messaging solution, **Engage+**, to our versatile dynamic content solution, **LiveContent**, we can help you grow your audience while creating scalable, personalized messages for each subscriber.

Let's talk!



About *Marigold*

Marigold is a global martech leader focused on delivering relationship marketing solutions that support the entire customer lifecycle and make it easy for brands to create long-term relationships, build loyalty, and grow their business.

Today, Marigold is helping over 40,000 brands and organizations worldwide to find their customers, get to know them, and ultimately turn them into superfans by delivering relevant, ultra personalized customer experiences at scale.

With offices in the United States and across Europe, and a network of global partners, Marigold serves more than 50 countries with local, personalized service.

Find out more at [MeetMarigold.com](https://www.meetmarigold.com)

