

Innovative Digital Marketing Strategies for Acquisition, Growth & Retention

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Strategist
Lincoln James Financial Marketing

THE FINANCIAL BRAND

FORUM

THERE IS A PROBLEM

WHY MANY FINANCIAL INSTITUTIONS LIKELY
ARE NOT GAINING CUSTOMER
MARKET SHARE AS THEY SHOULD.



CLARITY IS
CRITICAL

You need a documented
customer journey.

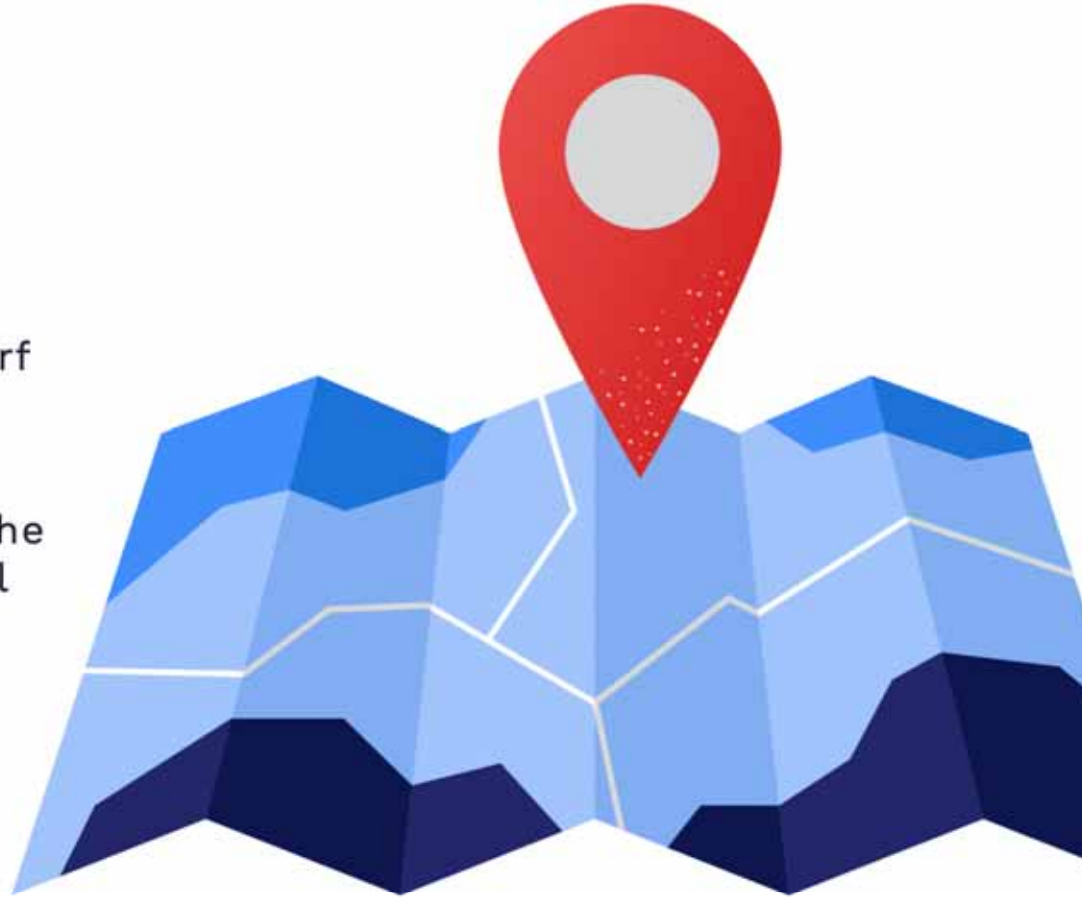
“You can’t have predictable growth if you haven’t first documented how strangers become prospects, prospects become customers, and customers become raving (and referring fans).…”

Innovative Digital Marketing Strategies

- The 6 - 8 Pillars of the Customer Journey help you with a detailed documented Journey.
- You can't jump from Awareness to Advocate
- You must not skip steps of the Journey, no matter how much pressure you are under to get results immediately.
- You have to know who your Audience is first. Complete your (Customer Avatar for each product line)

THE CUSTOMER JOURNEY

- The Customer Value Journey delivers what every company needs...a predictable flow of customers from scratch
- Aligns business objectives across departments (so no more silos and turf wars between marketing and sales)
- Aligns the customer's interests with the company's interests (because the goal is long-term financial success...not merely a new account)
- Establishes a shared vocabulary (so now everyone in the organization agrees on the definition of a "lead")



THE CUSTOMER JOURNEY MAP

Awareness - Prospect **sees** an ad, finds you in search, hears about you via **referral**, etc.

Engage - Prospect reads a blog post, engages on social media, watches a video, etc.

Subscribe - Prospects opts in to receive targeted content.



THE CUSTOMER JOURNEY MAP

Convert - Prospect opens an account or loan product.

Excite - Value is created from the transaction.
Welcome gift card, or **special** welcome gift.

Ascend - Based on initial Interaction with the FI, **now** you can offer additional services to upsell.



A man with short dark hair, wearing a black t-shirt with thin white horizontal stripes, is shown in profile from the chest up. He is wearing a thin, clear headset microphone and has his mouth open as if speaking. His right arm is extended forward, and his left hand is resting on his right forearm. The background is a solid blue color with some faint, out-of-focus shapes. Overlaid on the image in large, bold, orange capital letters is the word "ATTENTION".

ATTENTION



“Heritage is my Bank.”

Member
FDIC

www.heritagebank.com



Creating Content for
Acquisition at the right time
according to your Avatar, can
build your desired audience.

Strategy #1 - Leverage
Technology and Online
resources to acquire new
customers for Acquisition

CASE STUDY ON HERITAGE BANK

HERITAGE BANK PRODUCTS & SERVICES



MORTGAGES



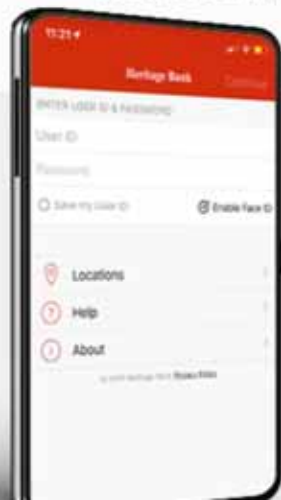
**INVESTMENT
SERVICES**



LENDING



**CASH
MANAGEMENT**



MOBILE BANKING

- ▶ REVIEW ACCOUNT ACTIVITY
- ▶ TRANSFER FUNDS
- ▶ PAY BILLS
- ▶ MAKE MOBILE DEPOSITS

[LEARN MORE](#)

WANT MORE INFORMATION?

WE ARE HERE FOR YOU!

Contact us today using this form and we'll get back to you with all the answers in no time!

Please do not include your personal account information.



I'm not a robot



Submit

We evaluated analytics and saw customers coming to the website, but they had no way to interact with the bank!



Have Question? Get Answers. | 770.651.0735

Dedicated Landing Pages



EMAIL ME THE DETAILS

Or Call 770.651.0735



Contacts



People ▾

All users 3

All leads 863

Active 0

New 0

Slipping away 0

Companies >

Accounts

Conversations (64)



All leads

Leads

+ Add filter

863 leads

New message

Add tag

More ▾

New users or leads ▾

IMPLEMENTED A CHATBOT

Name

Last seen ▾

Type

Conversation rating

First seen

City



2 years ago

Lead

Unknown

2 years ago

Tampa



2 years ago

Lead

Unknown

3 years ago

Morrow



2 years ago

Lead

Unknown

2 years ago

Unknown



2 years ago

Lead

Unknown

3 years ago

Hampton



2 years ago

Lead

Unknown

2 years ago

Rome



2 years ago

Lead

Unknown

2 years ago

McDonough



2 years ago

Lead

Unknown

2 years ago

Atlanta



2 years ago

Lead

Unknown

2 years ago

Marietta



2 years ago

Lead

Unknown

2 years ago

Atlanta



2 years ago

Lead

Unknown

2 years ago

Atlanta



2 years ago

Lead

Unknown

3 years ago

Brooklyn



New Custom Bot

When a customer visits your site

Objectives

All

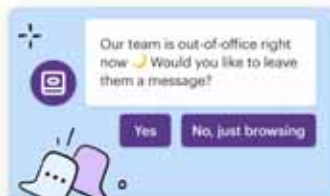
Lead generation

Onboarding

Re-engagement



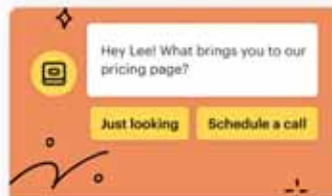
Automatically qualify leads



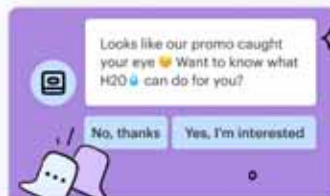
Qualify leads outside office hours



Welcome and onboard new users



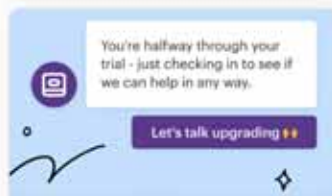
Capture high intent leads on your pricing page



Convert paid marketing traffic



Convert visitors into customers



In-House Online Application

APPLY FOR A NEW ACCOUNT ONLINE

Name *

First

Last

Email *

Critical Information to get an email address immediately.

What type of account would you like to open? *

If you plan to use this account for your business, please select "Business". All others should select "Personal".

☐ Personal

☐ Business

E-Sign Disclosure *

☐ I have read and agree that I will receive all disclosures and communications from Heritage Bank described in the [E-Sign Disclosure](#).

* Indicates required field

Previous

Continue

Personalized Experience throughout the application

Thank you for choosing Heritage Bank, Lincoln.
We offer several account types in order to suit your needs.

- Analysis Checking Account
- Advantage Business Interest Checking Account
- My Free Business Checking Account

Recommended popular accounts based on previous customers

Created an Online Wizard to assist with choosing the correct Account for them.

Do you need help selecting the right account for you? *

- ☐ Yes, please help me decide.
- ☐ No Thanks, I'm ready.

* Indicates required field

Save and Continue Later

Ability to save the application and pick it up later.

Strategy #2 Implement
Marketing Automation &
Segmentation to Grow
Existing Customer Base.



= PREDICTABLE GROWTH





Welcome!

Leonard Moreland
CEO, Heritage Southeast Bank

Thank You for Choosing Us <FNAME>.

We are truly excited that you have joined our Community! Our community of banks was created in 2019 when Heritage Bank, Providence Bank, and The Heritage Bank merged into one institution called Heritage Southeast Bank. Locally, you'll see the same faces and places but we now have the combined strength of all three to provide customers with exceptional products and services. We look forward to serving your financial needs. If you haven't already, sign up for online banking on your local bank's website, or simply click your bank's logo below and you will be linked to the online banking website. Your new account makes it simple to setup online banking, and includes these **Easy Management Tools**.



Online Banking



Mobile Banking



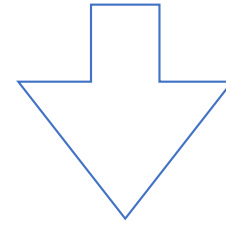
Mobile Wallet



Paperless eStatements



Email Marketing Automation & Segmentation



Hyper-Personalized Journey

Based on the product that was
chosen
by the customer, they will get
a
Personalized Journey.

Deliver on personalized
experiences for Consumers and
Businesses that
Make them your **RAVING** fans!

EMAIL AUTOMATION & SEGMENTATION



CLICK CHOICE

Where ever the customer
Clicks an option in the email
For an interesting add-on
We will trigger a set of emails
To keep them sticky

ABANDONMENT

In the application process, if the customer does not complete the process, we have an email that goes out to remind them after 60 minutes, and continues.

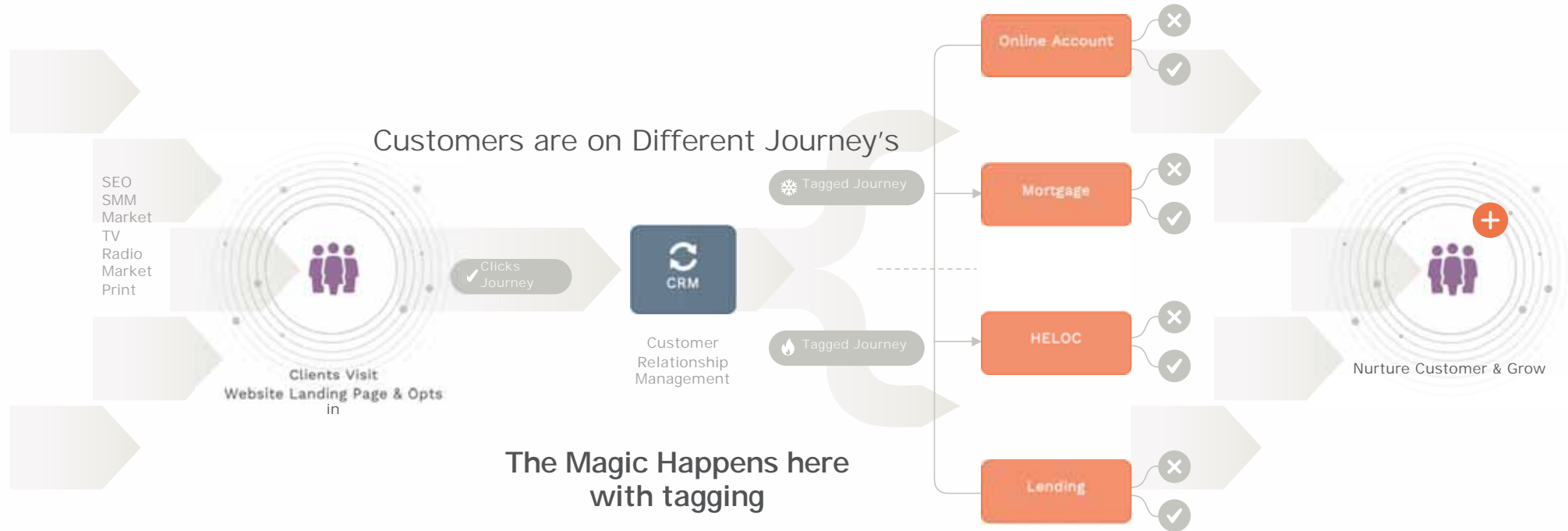
OPEN RATE

We also send emails based on the customers email open rate. If they are active they get more offers, if they are not we try to find a way to engage them to be more active.

WELCOME

We always welcome our customers with a great email welcome that gives them options on engagement.

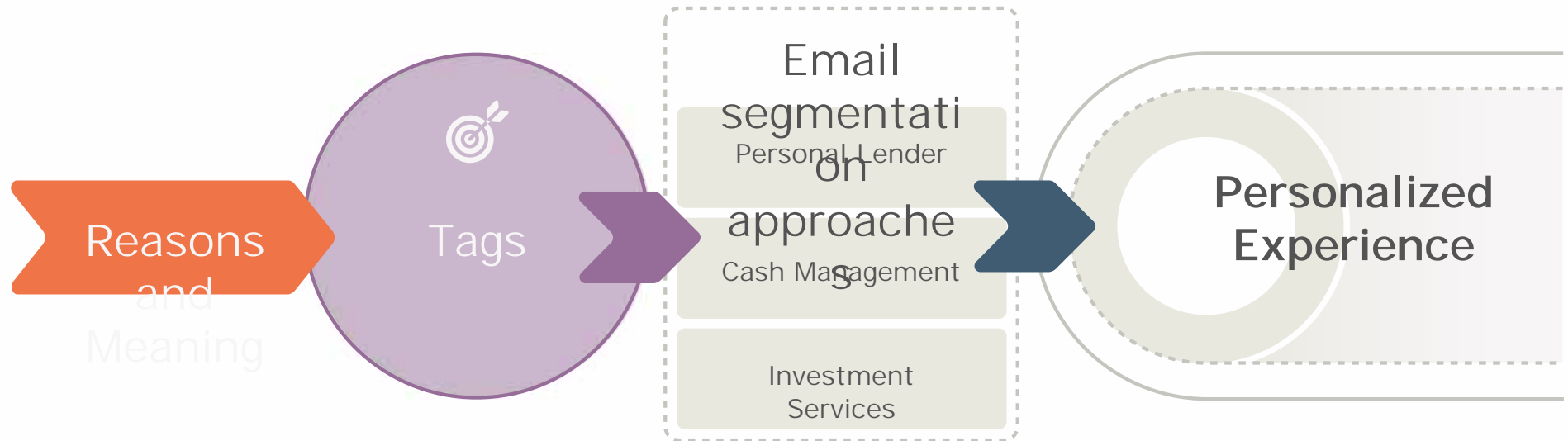
Customer Growth & Segmentation



The Bank Leveraged PPP

Email Segmentation

How can we help you Grow?



Use tools you already
have

Marketing Automation & Segmentation

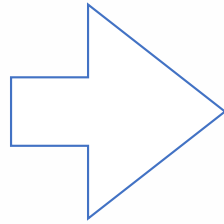
- Web Forms built with PHP and HTML
- Database was a Smartsheet Spreadsheet
- MailChimp was the Email Platform
- Integrated with Zapier to Automate the process
- Personalized / Upsell Experience (Real People)



Strategy #3 - Leverage Customer Loyalty Programs & Incentives to retain Current Customers



Happy customer
gives a testimonial
or case study



Successful
customer actively
promotes your
brand



How likely is it that you would recommend Heritage Bank - McDonough / Hampton to a friend or colleague?

0 1 2 3 4 5 6 7 8 9 10

0 - Not likely 10 - Very likely



NEXT >



Please enter your details, so we can validate your feedback as authentic.

Your name

Your email address

SUBMIT FEEDBACK

Feature Your Customers

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Genie Anne is with Kim Hurt Devine and 3 others.

May 15 at 4:07 PM · 🌐

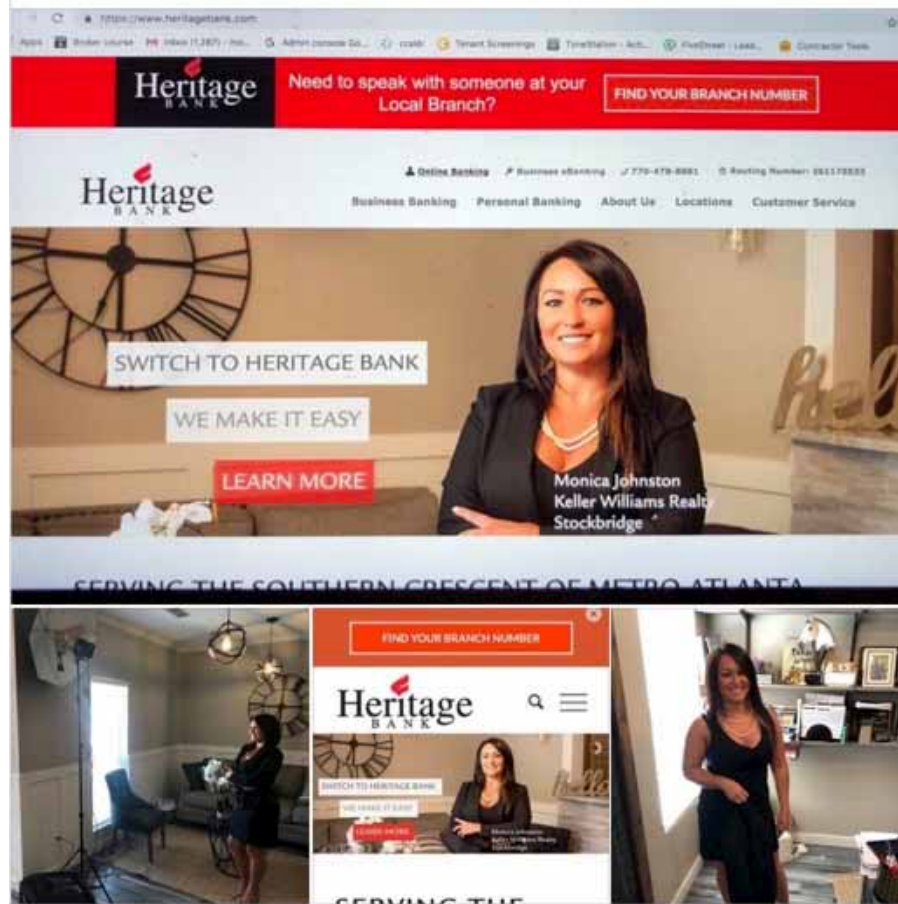
So....this happened! I walked into my FAVORITE Bank today, [Heritage Bank](#), and was approached by Karen, one of my favorite employees of said bank! (one of SO many!). As she walked up behind me she was holding a poster and to my surprise, it was a gift as I had been asked to represent the bank as one of their customers! I was honored and had actually forgotten about it as this was done last year right after returning from Seminar and winning my Pink Kate Spade Purse. They ... [See More](#)



Monica Johnston

March 26 · 🌐

So thrilled to be in business with Heritage Bank who gets involved with local businesses in the community!
Commercial loans have been amazing with them!! This is a free advertisement 🤗



How can small FIs
compete without big
budgets?

ACTION ITEM #1

Use a customer Journey Map, so you can have predictable growth. Know where each customer is on that journey.

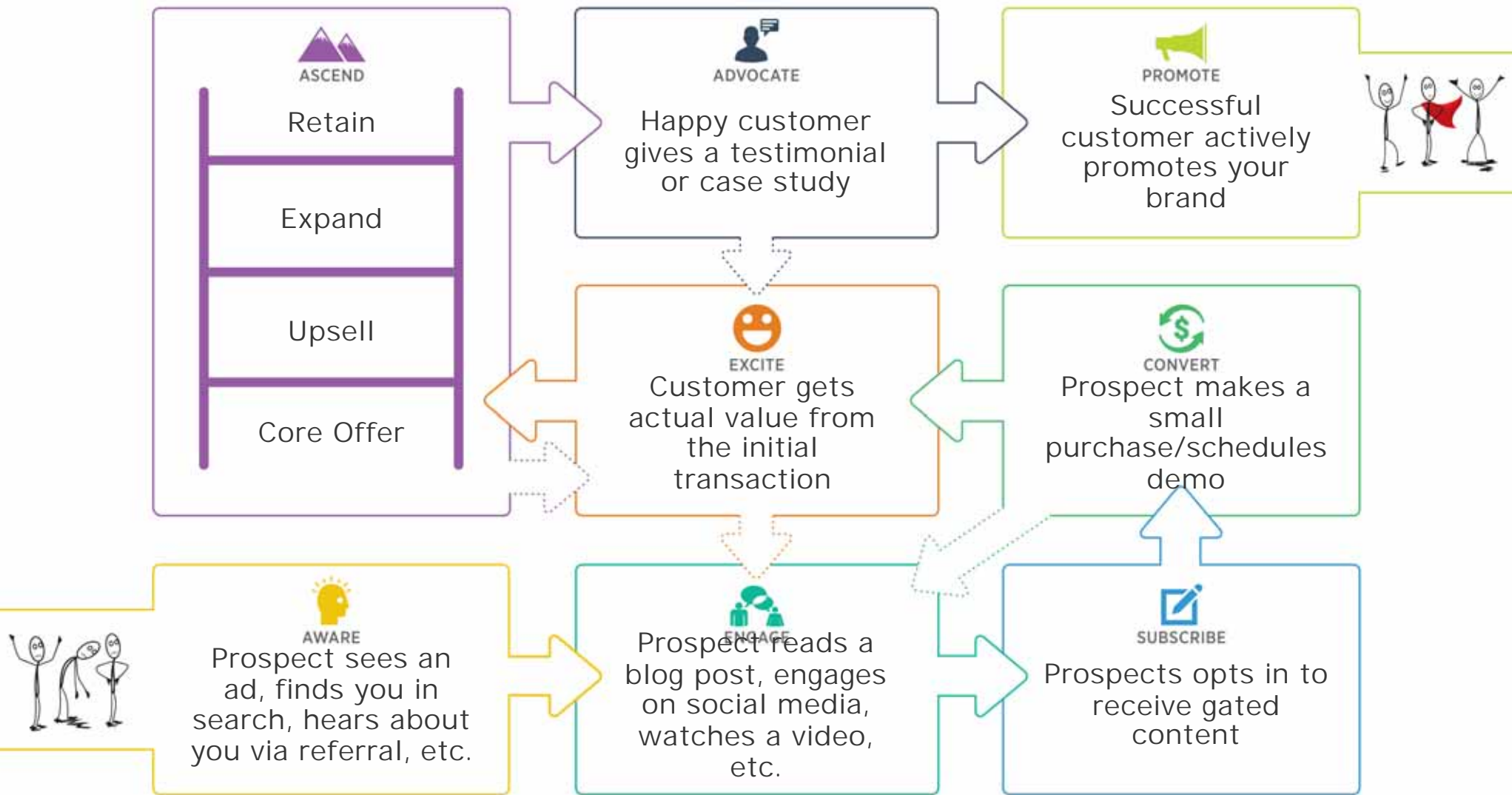


WOW Your Customers

On Digital and Inside the Branch! The Experience MUST BE

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ACTION ITEM #2

If you want to grow, you need to track the proper metrics, and Segment for growth.



Growth Scorecard - TEMPLATE



File Edit View Insert Format Data Tools Add-ons Help All changes saved in Drive



100% \$ % .0 .00 123 Arial 10 B I A

fx

	A	B	C	D	E	F	G	H	I	J
1		Value Journey Metrics for [CLIENT NAME]								
2			Week 1 [Date-Date]	Week 2 [Date-Date]	Week 3 [Date-Date]	Week 4 [Date-Date]	Remainder [Date-Date]	Actual	Target	Status
3	AWARE	Unique Visitors								Green
4		Pixeled Audience Size								Green
5		Social Media Audience								Yellow
6	ENGAGE	Pages Per Visit								Red
7		Social Interactions								Green
8		Blog Comments								Green
9	SUBSCRIBE	Leads Generated								Red
10		Lead Landing Page Conversion Rate								Yellow
11		Cost Per Lead								Green



Score Card [Month/Year]

Metric Ideas

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ACTION ITEM #3

Use the tools at your disposal, but keep innovating at your pace!



Questions?

#fbforum

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Thank you!

LINCOLN PARKS

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🐦 [@lincolnparks](https://twitter.com/lincolnparks)

☎ 404-267-0735

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