


Presentation materials and video replay will be provided within one week.

Have questions? Use the chat panel –  we'll field them as we go and during the Q&A recap at the end of the call.



The Power of Direct Marketing and Why Financial Institutions Should Consider an Omnichannel Approach

October 3, 2018

Today's Presenter



Stephen Nikitas
Sr. Market Strategist
Harland Clarke

Steve Nikitas joined Harland Clarke in October 2010 and has more than 30 years of experience in strategic planning, marketing, public relations and executive speechwriting. As senior strategist with Harland Clarke Marketing Services, Steve provides consultative services to banks and credit unions, helping them craft marketing and retail strategies and campaigns to take advantage of existing market and financial conditions and to grow targeted portfolios.

Today's Agenda

- Direct marketing response rates
- The power of direct marketing and multiple channels
- Median ROI by medium
- Cost per acquisition
- Response rates per medium
- Q&A

The Power of Multiple Channels

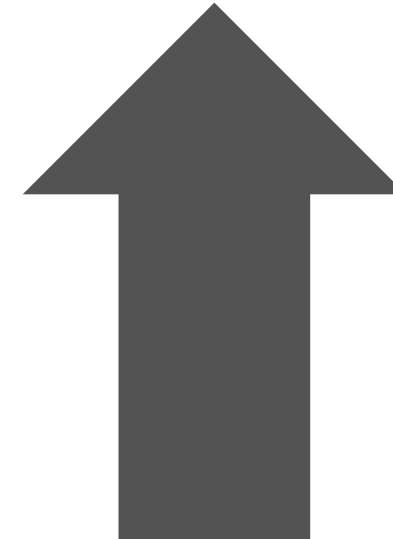
A recent study has found that brands can increase their ROI by 19 percent just by going from one channel to two and up to 35 percent when using five different channels.

Increasing the number of channels is more effective than increasing the level of exposure within each channel.

Advertising is more likely to be ‘encoded’ in long-term memory if people encounter it in multiple media, because when similar aspects are taken from one platform to another, it increases memorability on the second platform.

19%

ROI increase
from going from
1 to 2 channels

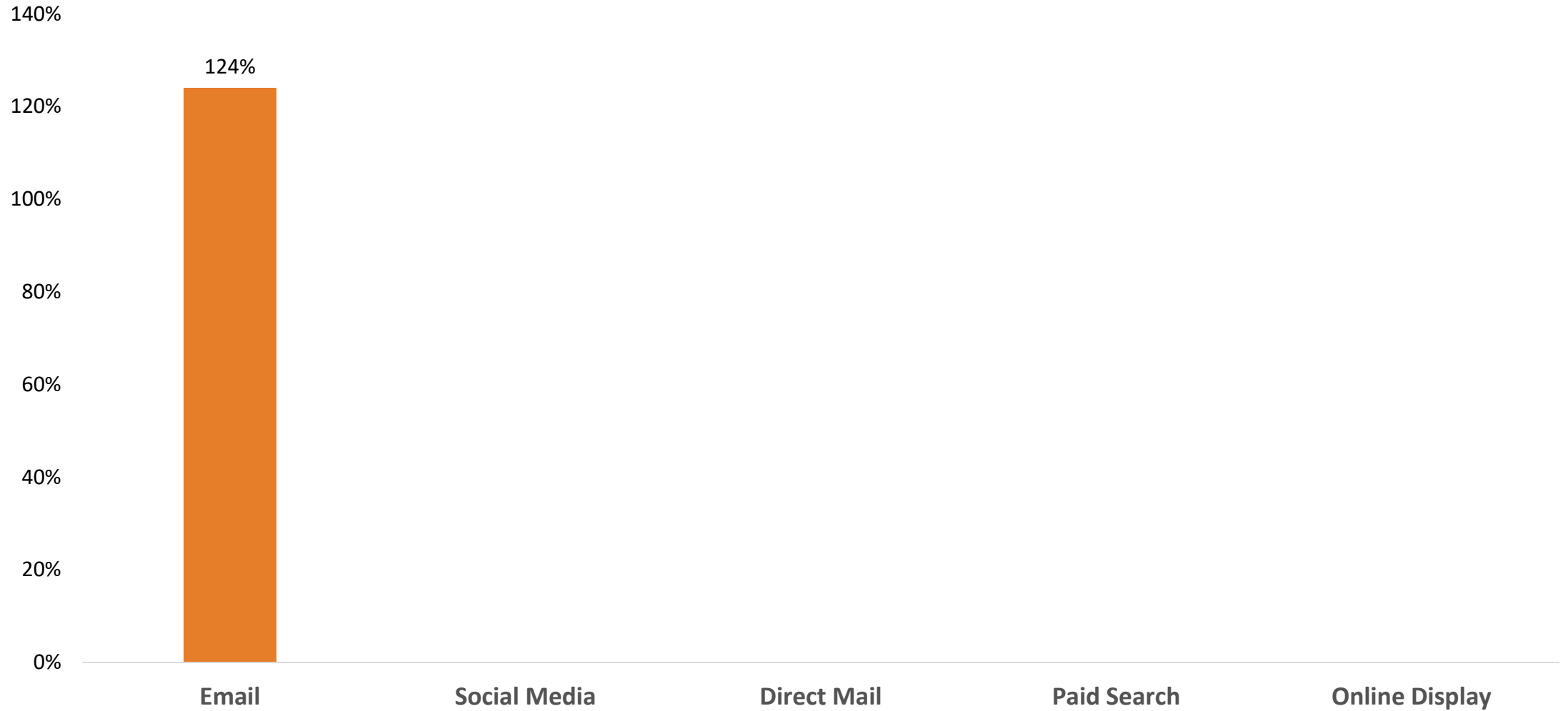


35%

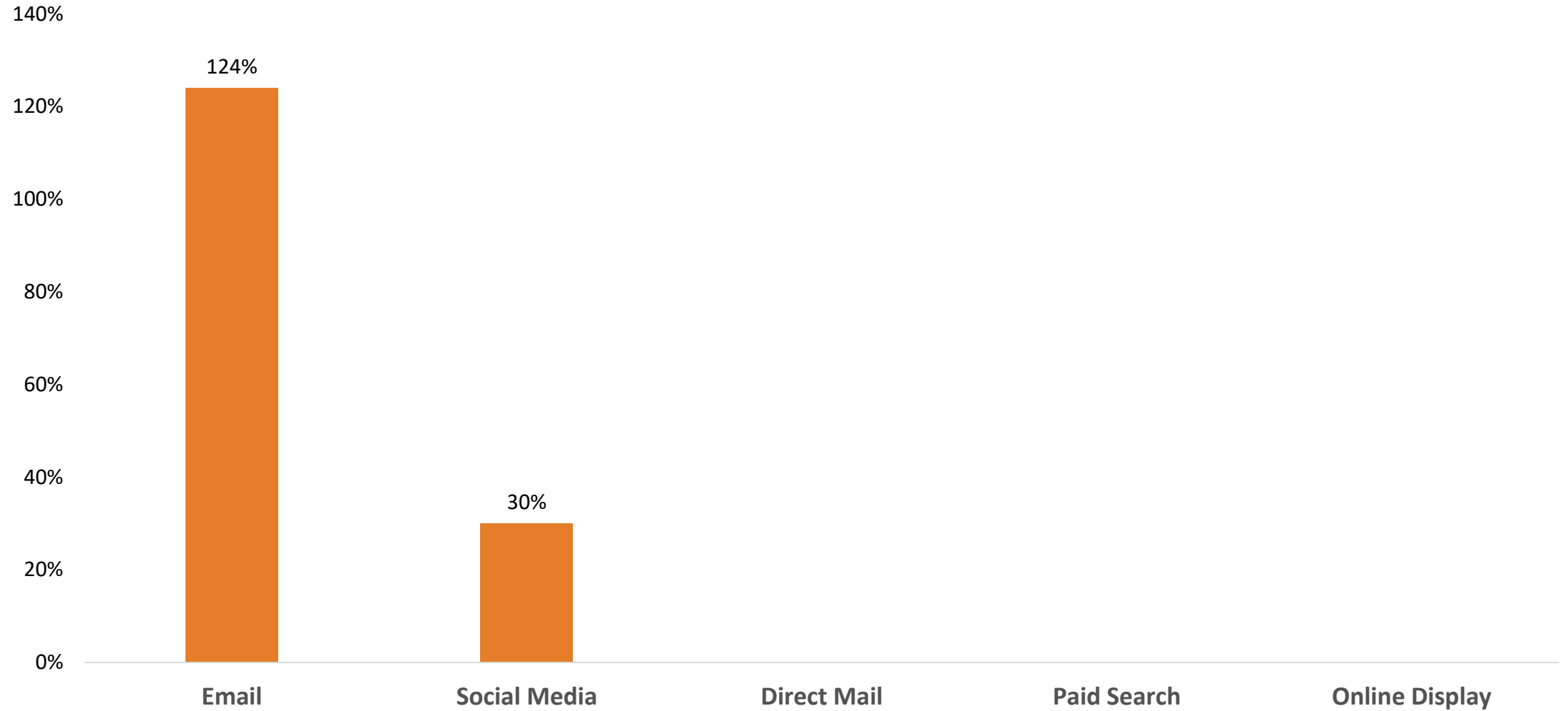
ROI increase
when using up
to 5 channels



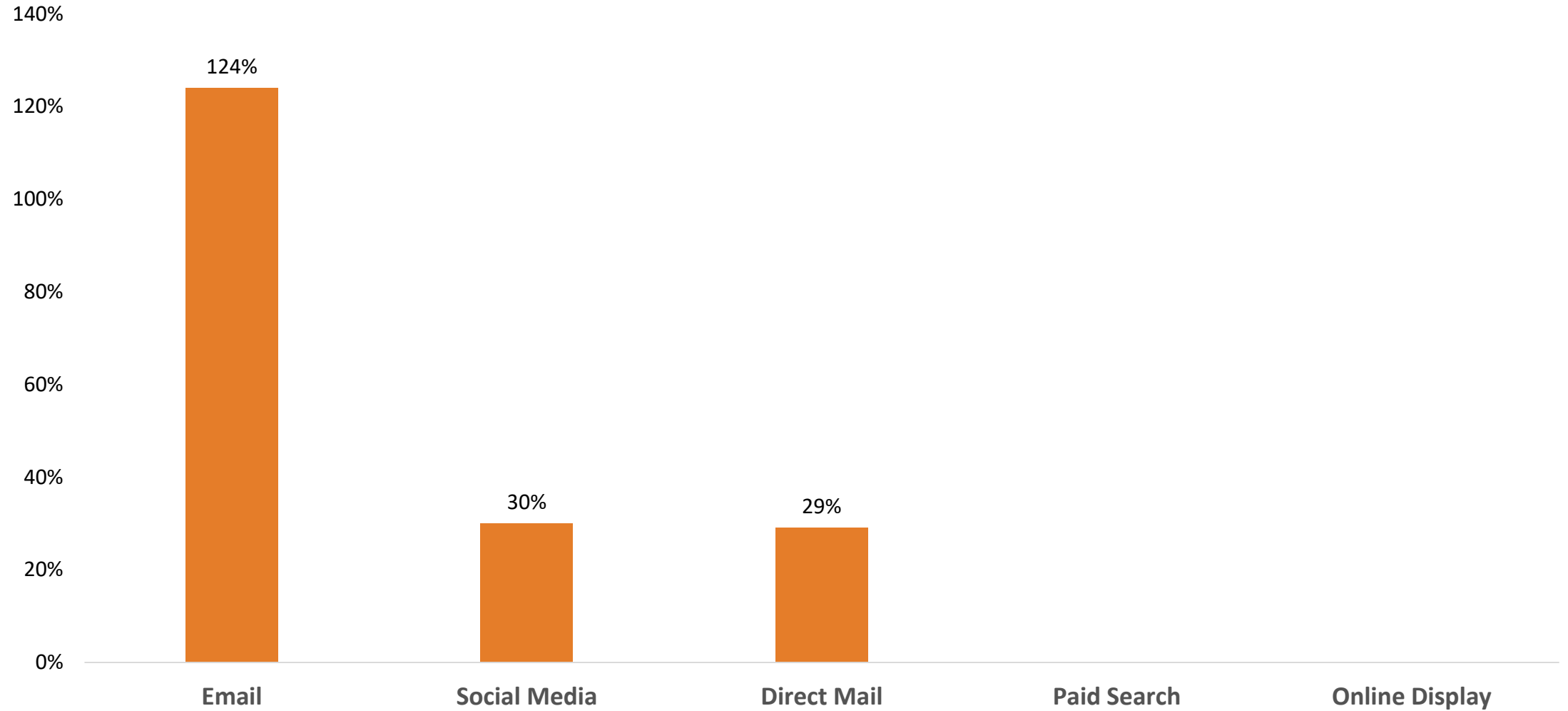
Median ROI by Medium



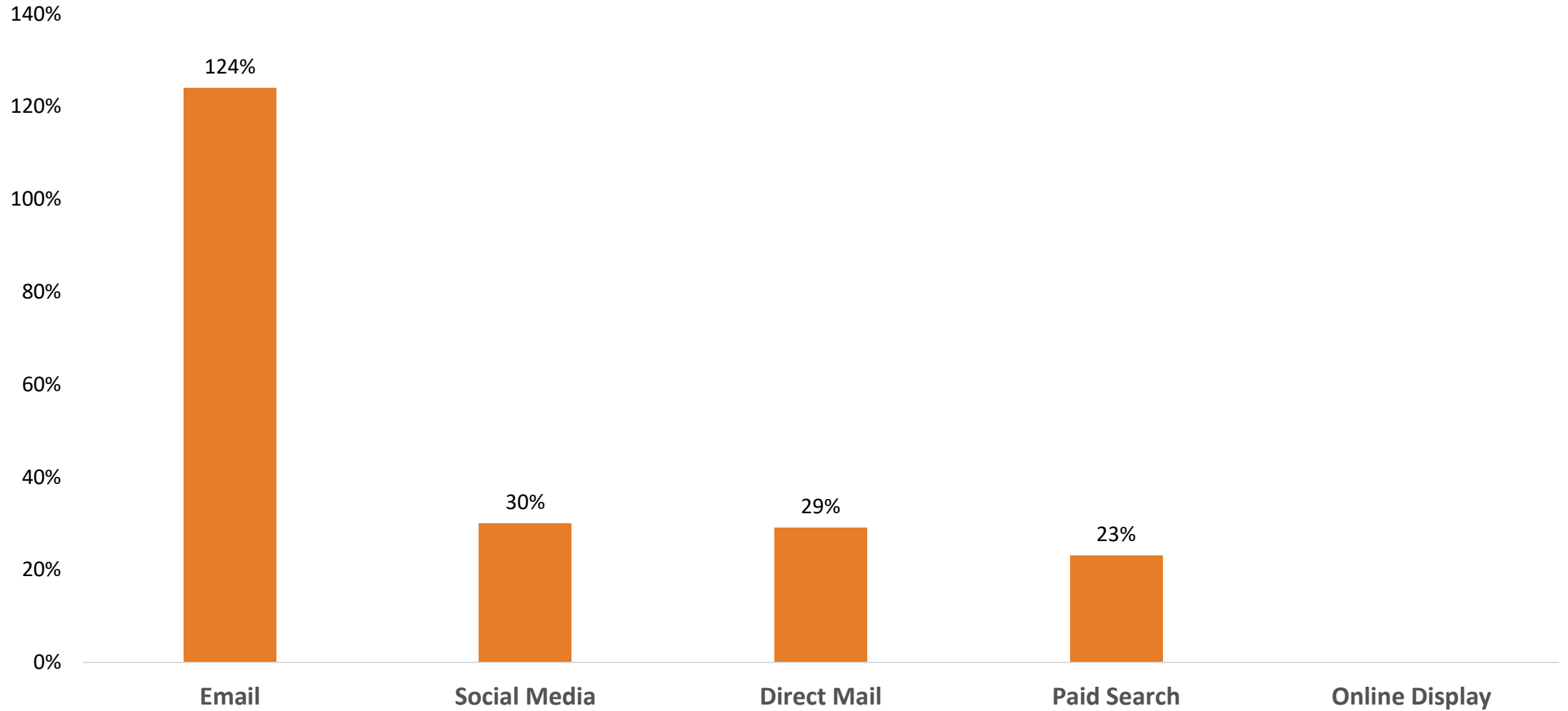
Median ROI by Medium



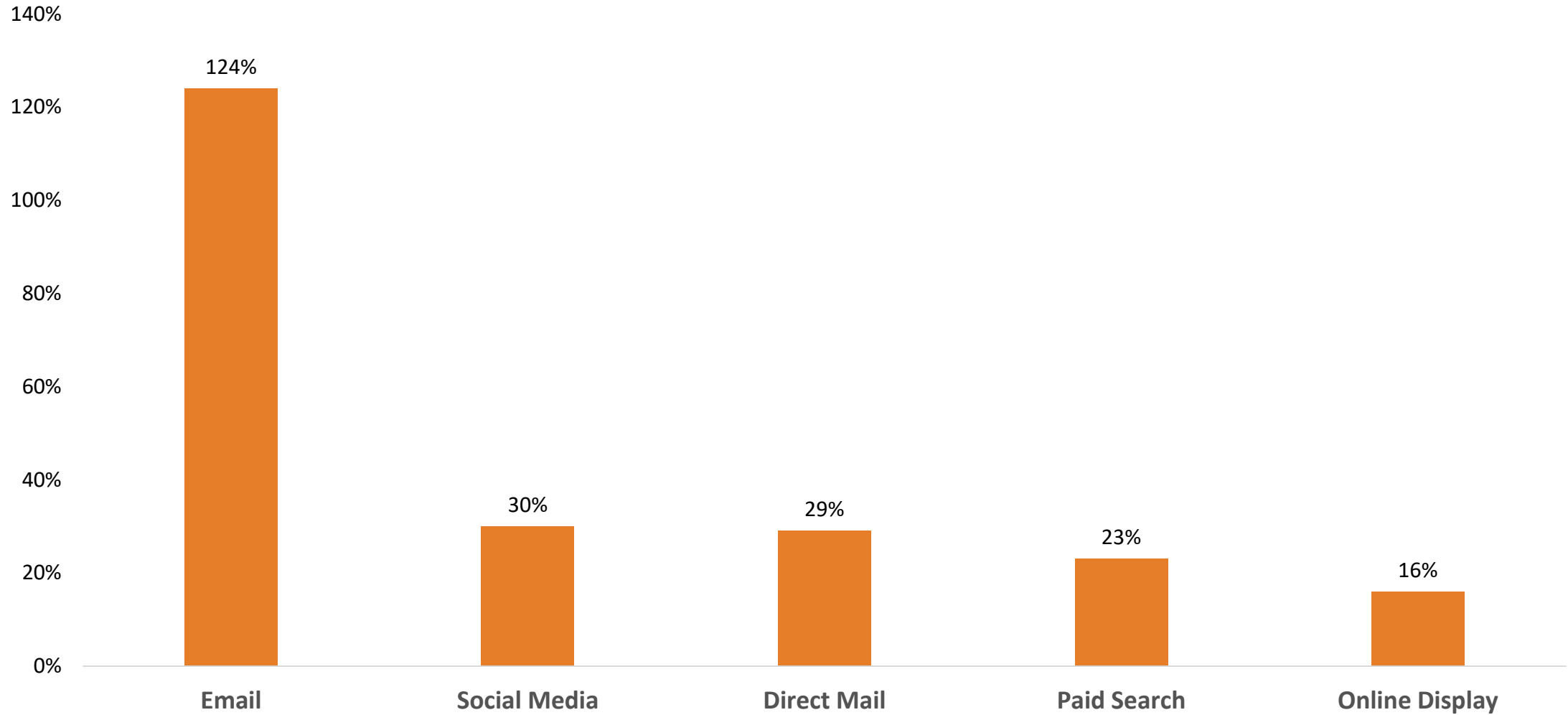
Median ROI by Medium



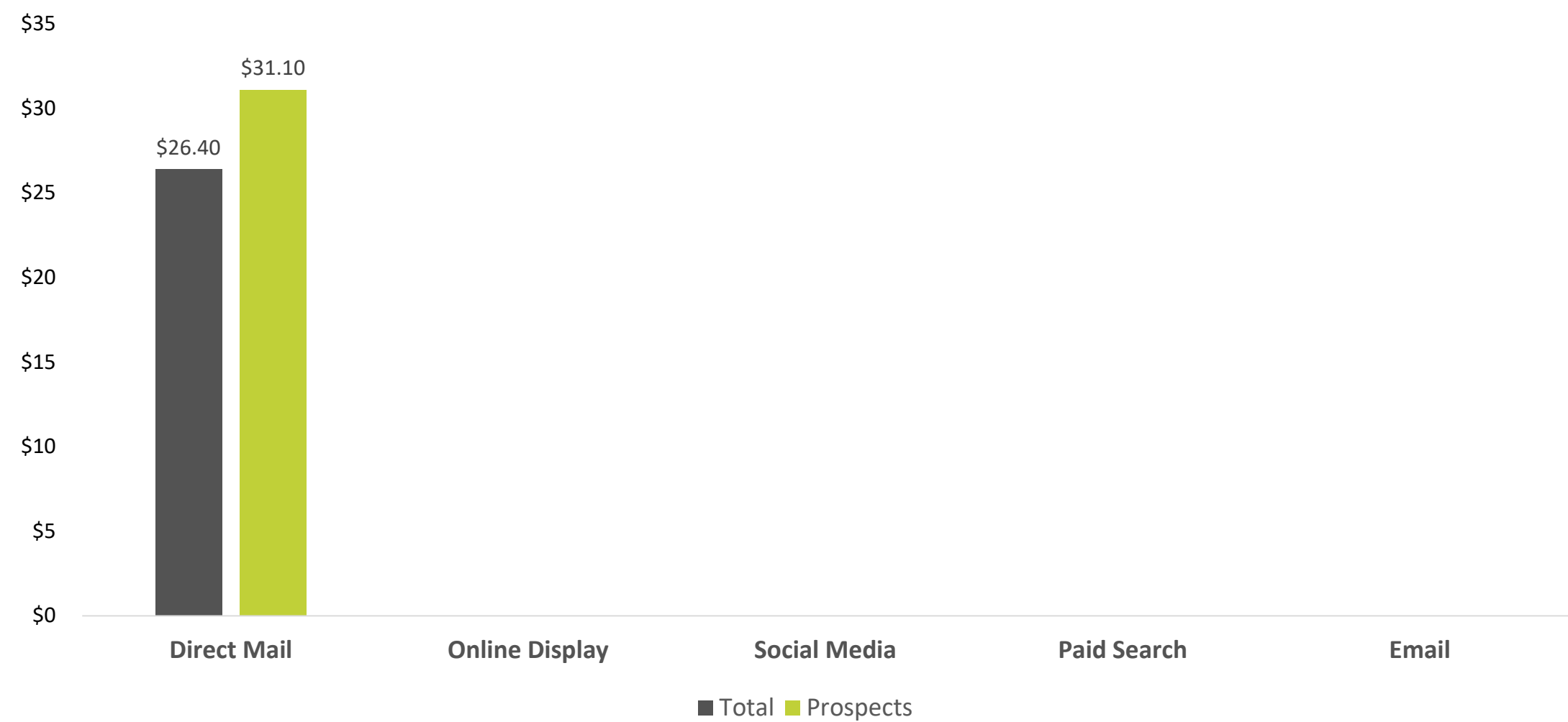
Median ROI by Medium



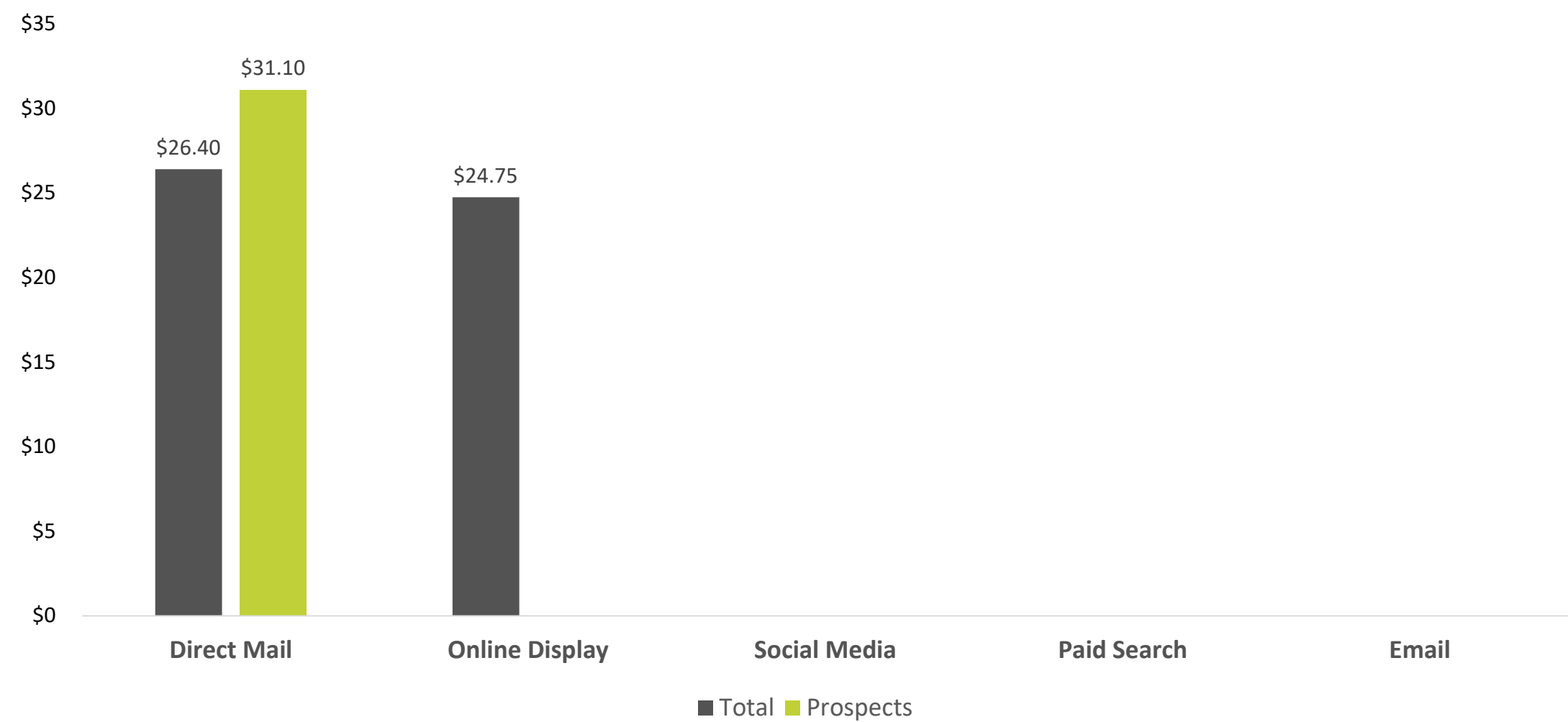
Median ROI by Medium



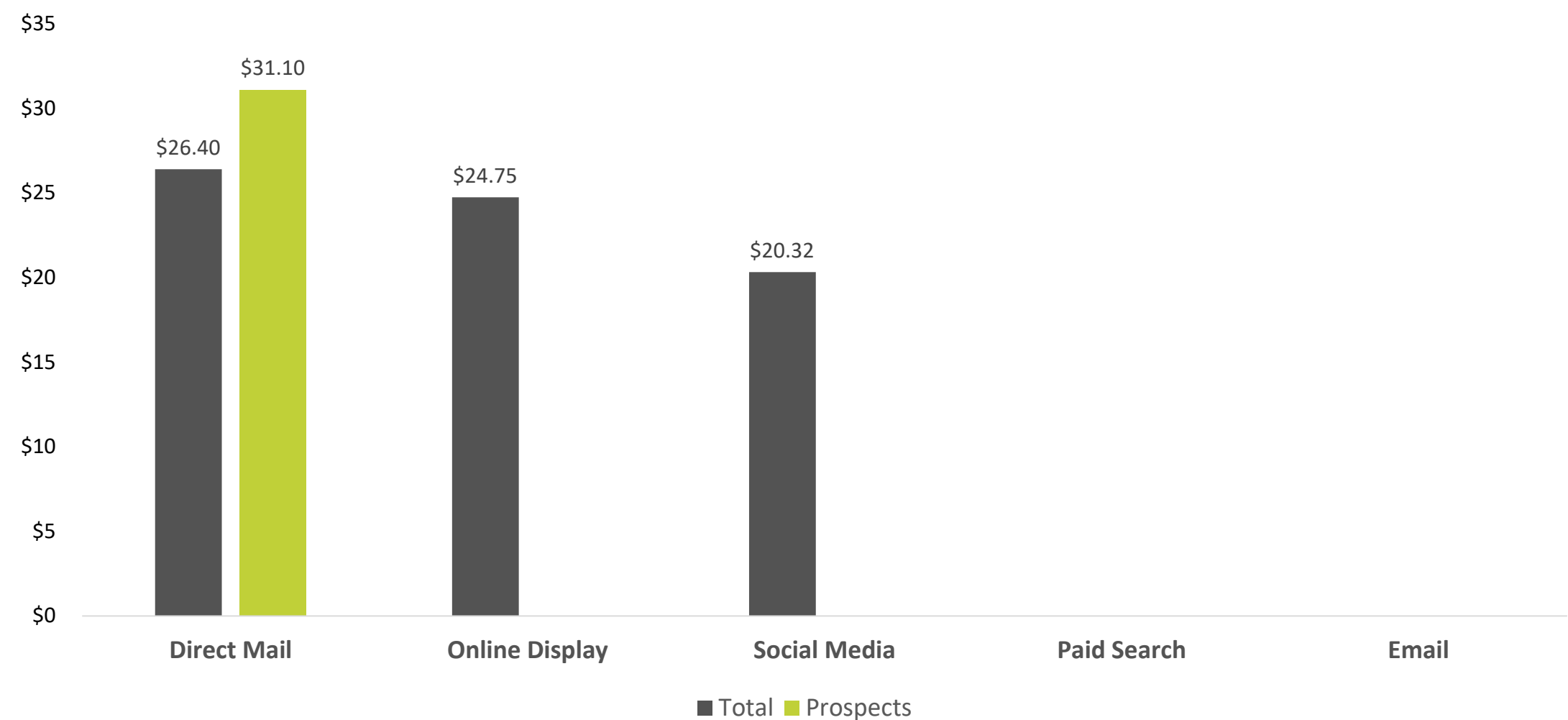
Cost per Acquisition



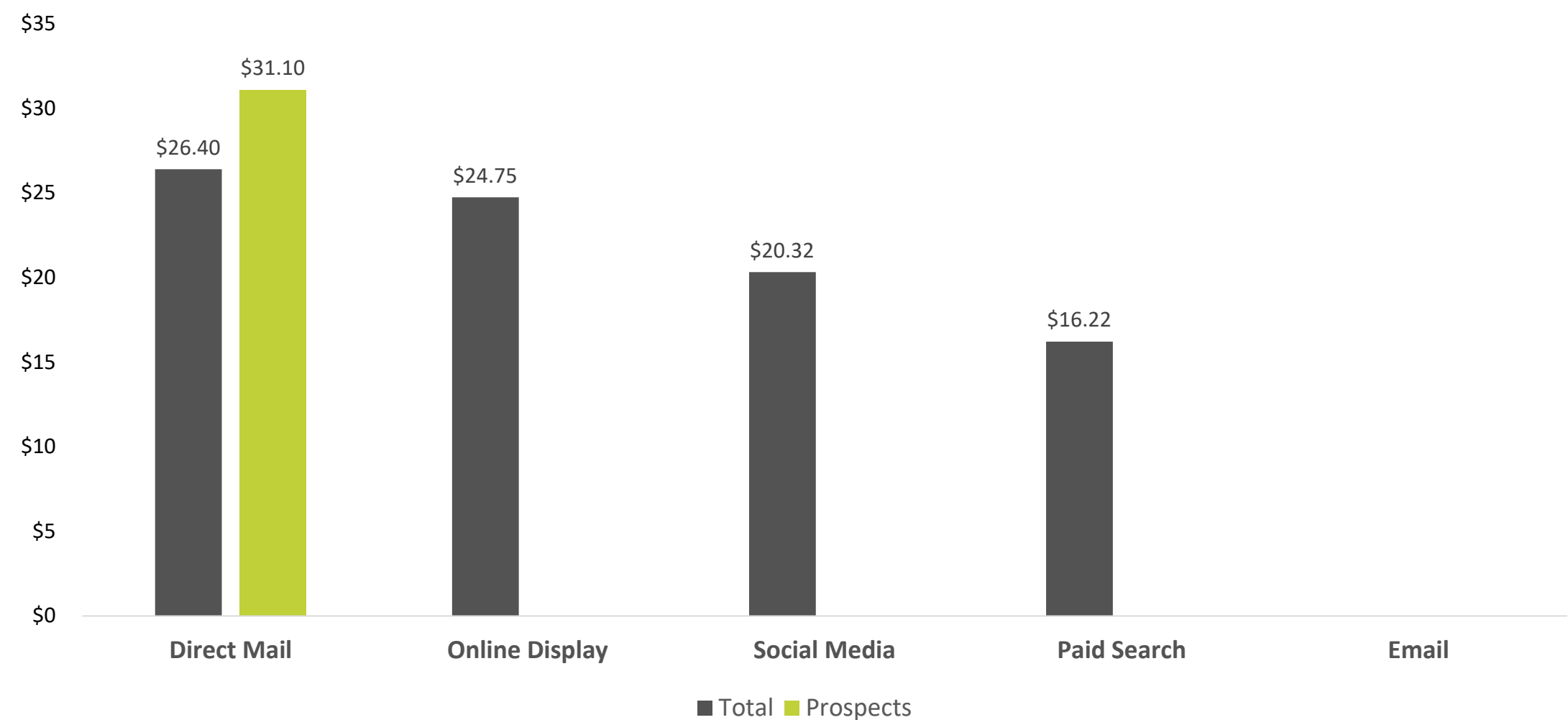
Cost per Acquisition



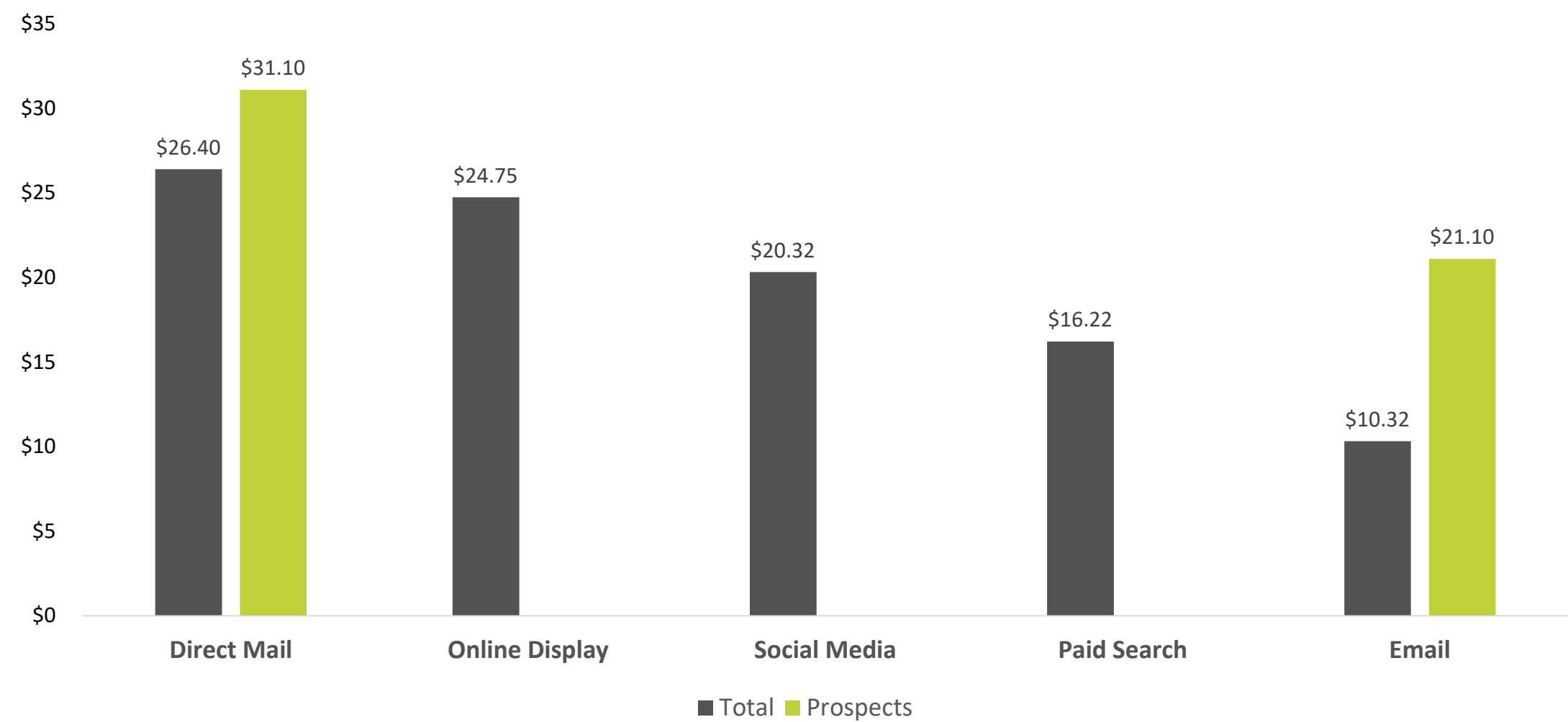
Cost per Acquisition



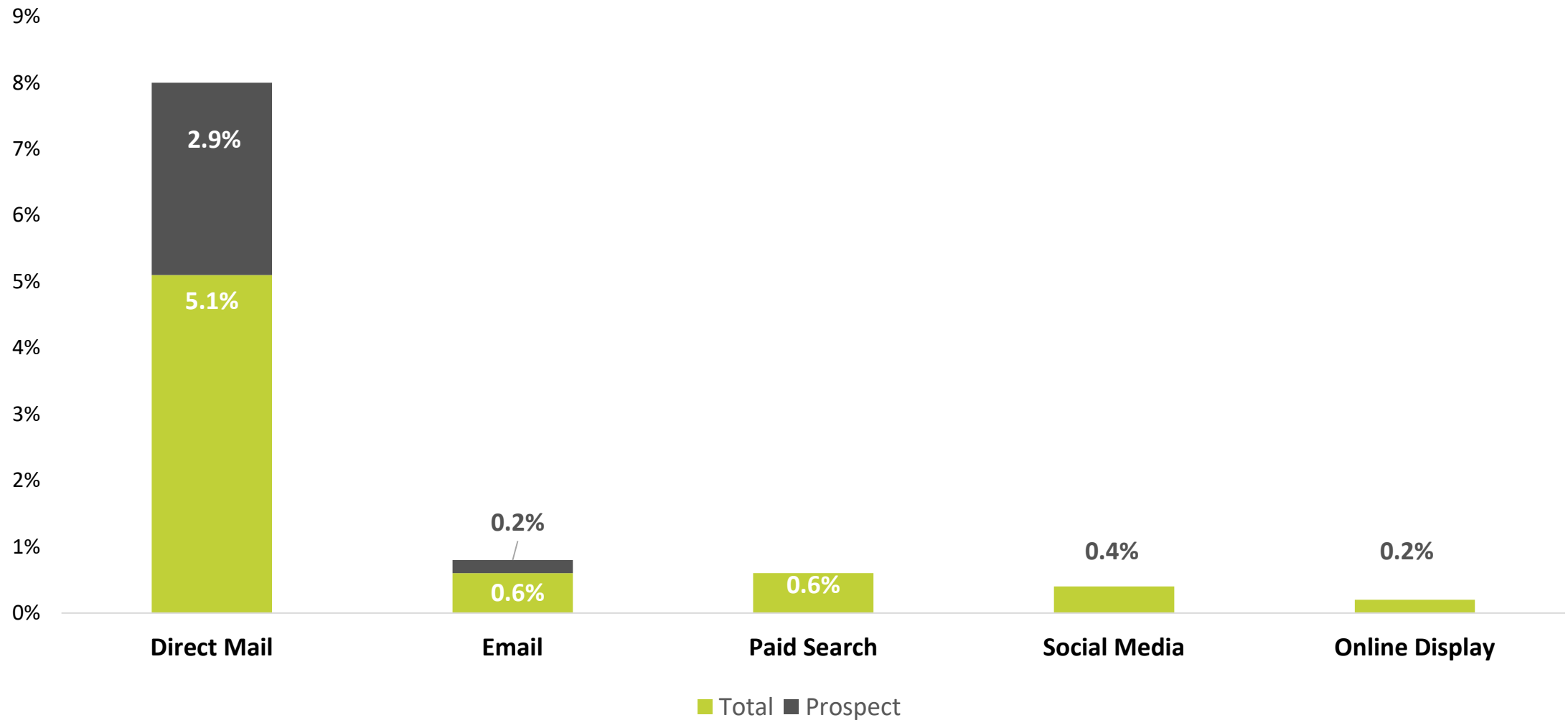
Cost per Acquisition



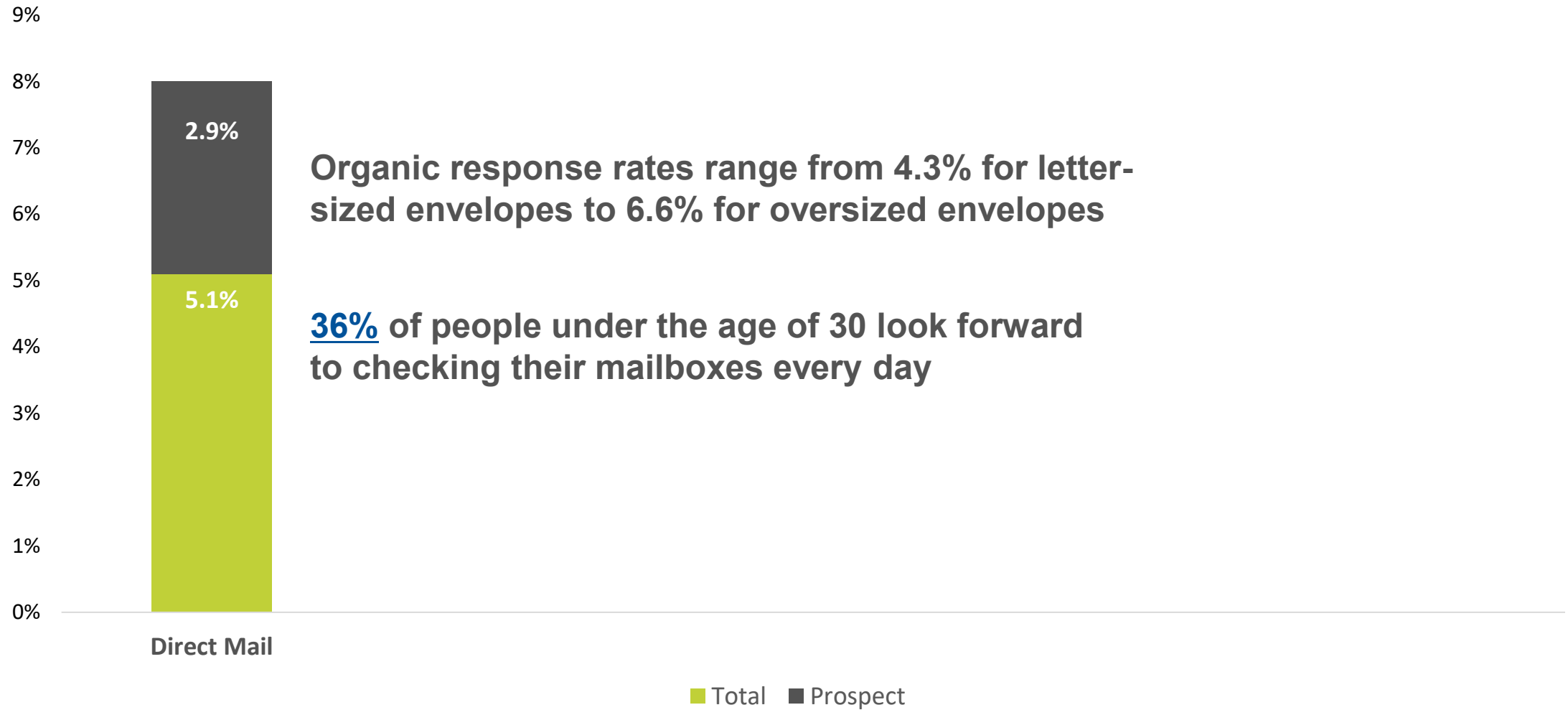
Cost per Acquisition



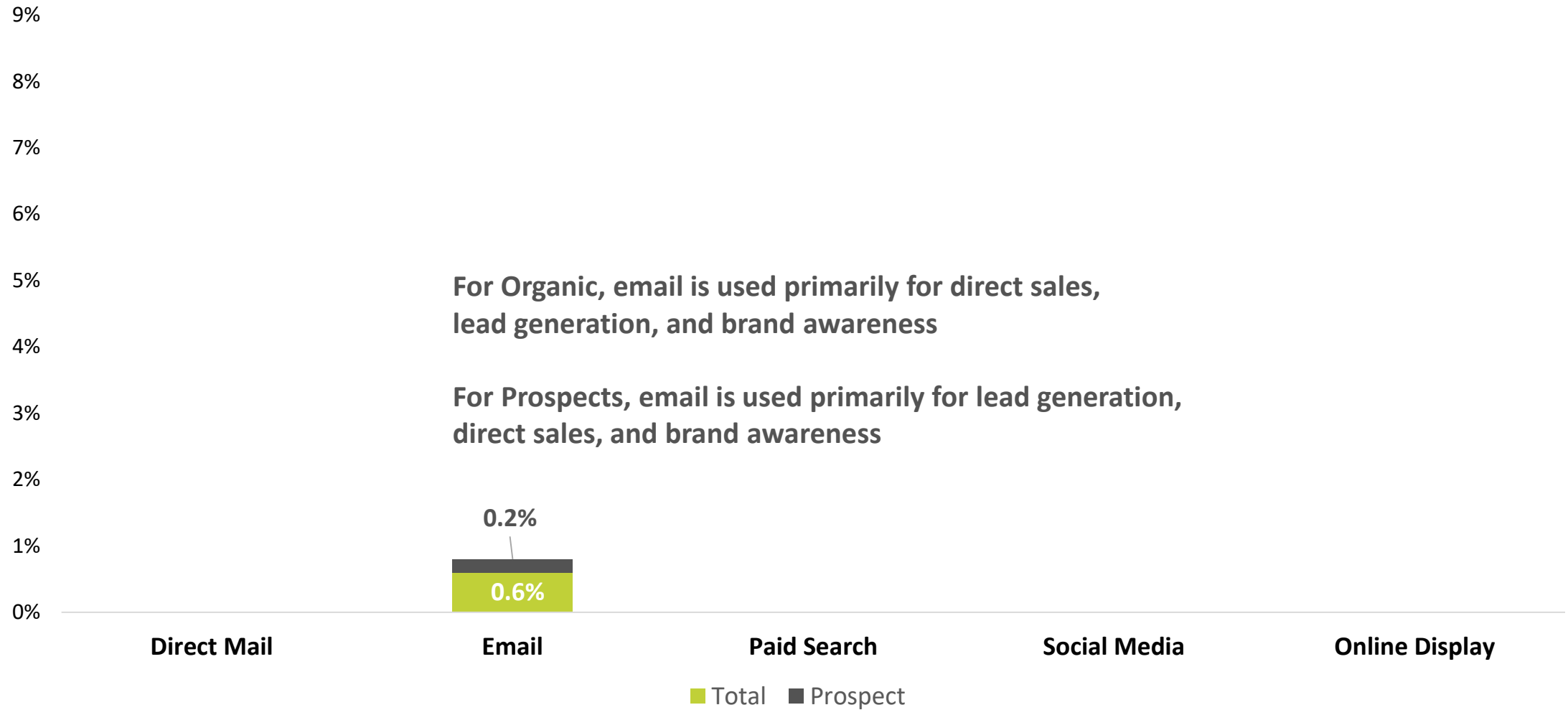
Response Rates per Medium



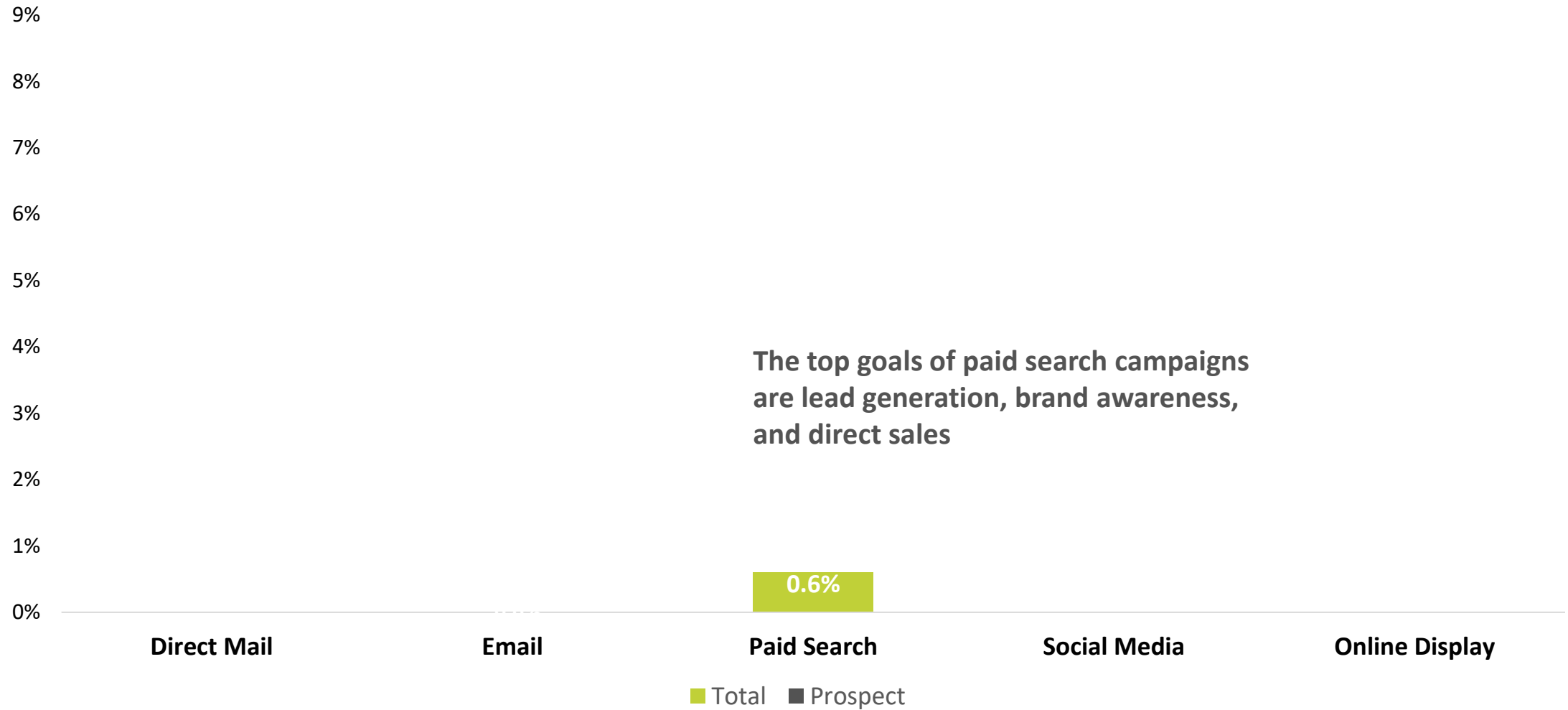
Response Rates per Medium



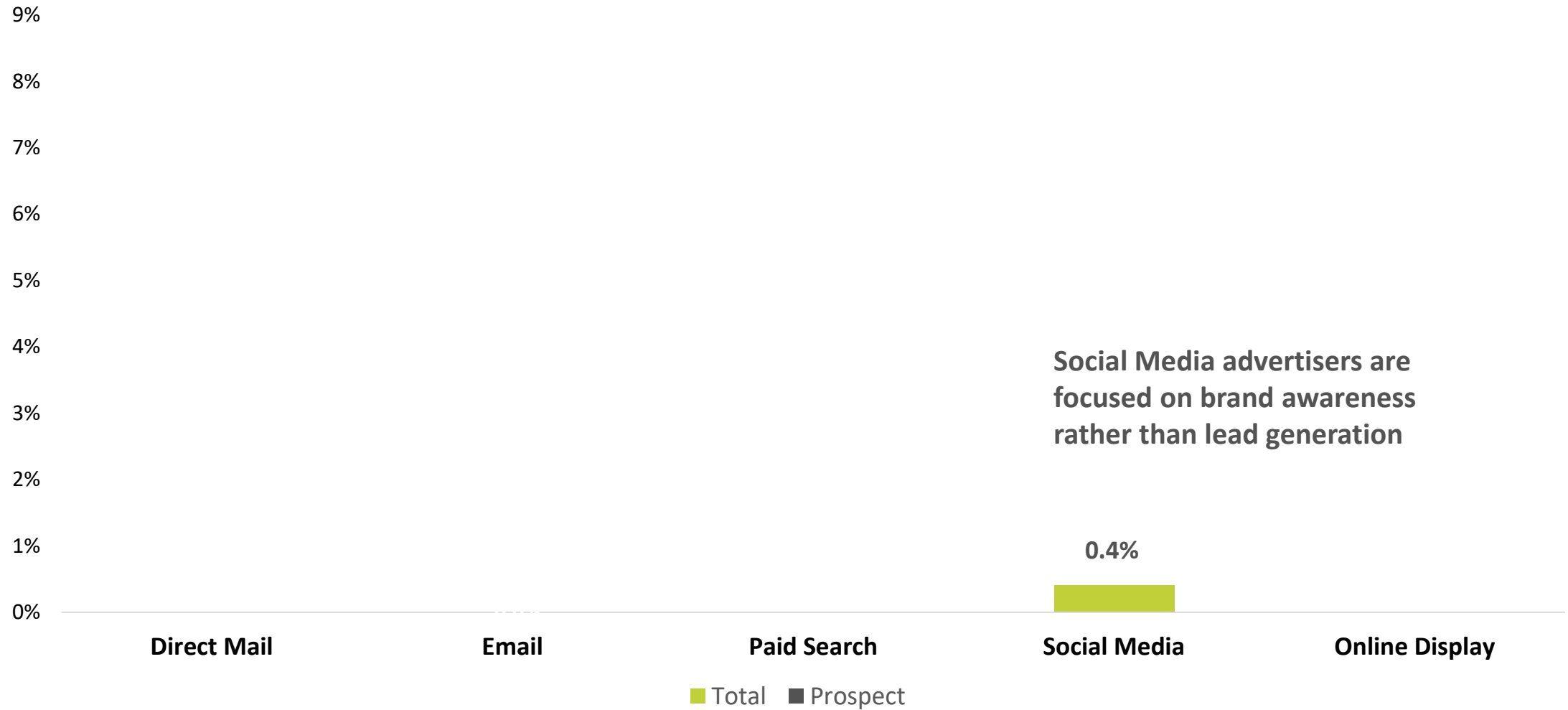
Response Rates per Medium



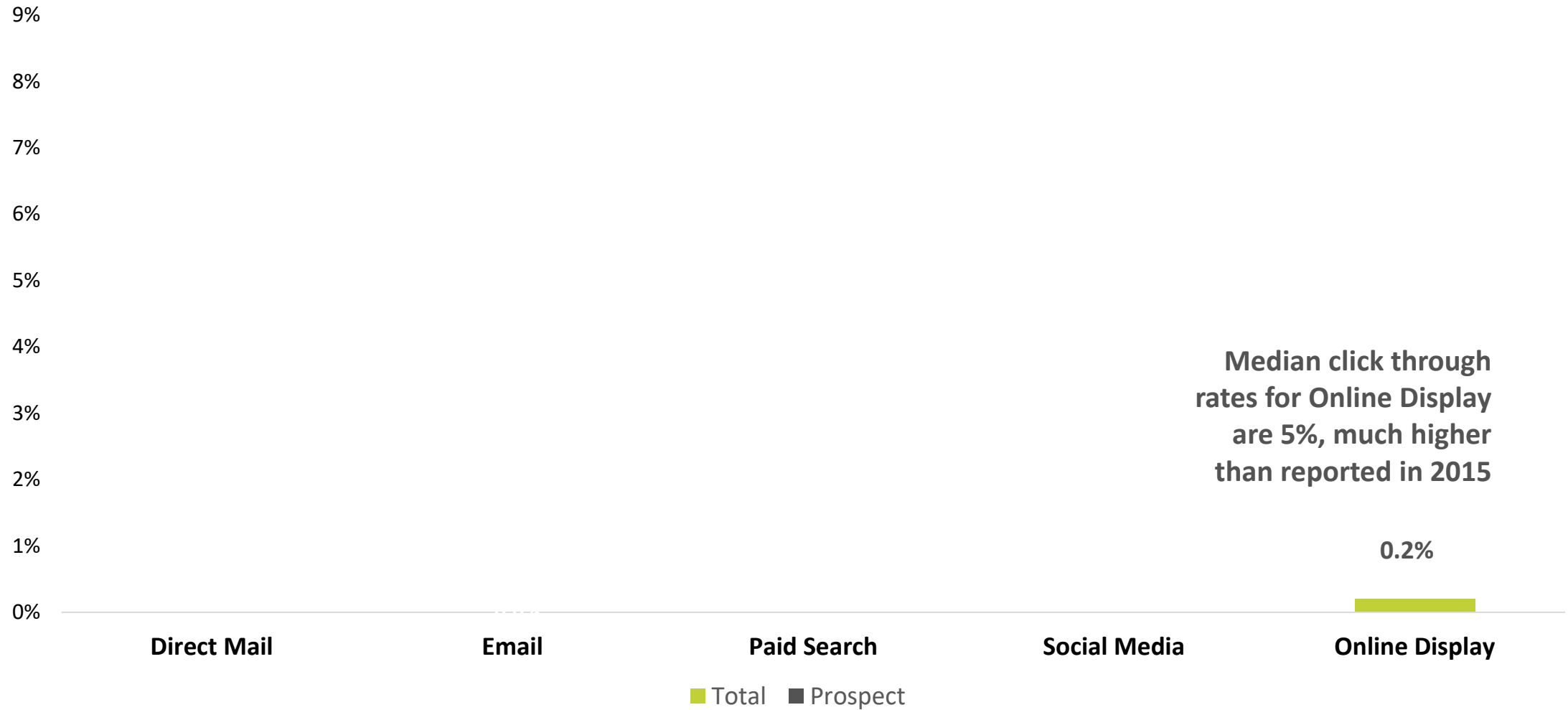
Response Rates per Medium



Response Rates per Medium



Response Rates per Medium



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GENERATIONAL MARKETING

Want to Keep Millennials from Switching Banks? Sweeten the Deal

[BLOG](#) SEPTEMBER 18, 2018

The Millennial Disruption: one in three millennials is banks in the next 90...



LOAN MARKETING

How Loan Marketing is (And What Your Institution Do to Compete)

[BLOG](#) SEPTEMBER 13, 2018

Incumbent lenders and traditional financial institutions are NOT on the verge of extinction. For financial institutions to succeed...



DIGITAL MARKETING

3 Mistakes Your Institution is Making When It Comes to Local Search

[BLOG](#) SEPTEMBER 12, 2018

Think about it: consumers seeking out a local branch's address or hours of operation can...



From Amazon Effect to Amazon Invasion — Is Disruption Imminent?

MAY 31, 2018

 **STEPHEN NIKITAS**
Senior Strategist, Marketing Solutions
Harland Clarke

Maybe you've heard the news that **Amazon® is considering offering a checking account** with a monthly fee of \$5 to \$10. No big deal, right? Join the crowd. They'll even throw in cell phone protection, ID theft protection, roadside assistance, and more. Got your attention? It should. It certainly has the attention of your account holders.

Consider that:

- 37 percent of young millennials would open an account with Amazon
- 46 percent of "older" millennials would
- 26 percent of Gen X would
- 12 percent of baby boomers would

Well, you say, what if Amazon were only to offer free checking with no bells or whistles?

Consider this:

- 27 percent of young millennials would open an account with Amazon
- 44 percent of "older" millennials would

Type your question in the chat panel 

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Thank You