



FINANCIAL SERVICES

# How to Create a Consistent Pre- and Post-Click Experience to Drive More Conversions

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# Introduction

Through 2020, US financial service companies are set to spend more than ever on advertising: 18.25 billion<sup>1</sup> according to eMarketer. That's a 16.3% increase from the year before, representing about one eighth of all digital marketing ad spend in the country.

And, though the industry intends to spend most of its budget on search and display advertising, data shows that only a fraction of those ad impressions end in clicks. Even worse, nearly 95% of search and display ad click-throughs do not result in conversion.

For advertisers it's a major problem. Such rates can equate to massive losses when average costs per click in the financial industry reach nearly \$3.50<sup>2</sup>. That means for every \$350 spent on ads, \$332.50 is wasted.

Many are left wondering what they can do. The answer involves scaling personalization.

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<sup>1</sup> <https://www.emarketer.com/content/us-financial-services-digital-ad-spending-2019>

<sup>2</sup> <https://www.wordstream.com/blog/ws/2016/02/29/google-adwords-industry-benchmarks>

## The major problem with personalization currently

It should come as no surprise that personalization is what drives digital campaign success. Increasingly, customers demand it. And for good reason: The more personalized a campaign, the more relevant it is to the customer.

[According to research](#), 79% of consumers say they are *only* likely to engage with an offer if it has been personalized to reflect their previous interactions with the brand. What's more, 51% customers expect brands to anticipate their needs before they even interact.

Though stats like these are why nearly nine out of ten businesses have invested in personalization, only 15%<sup>3</sup> of CMOs say their company is on the right track with the tactic.

Two of their major problems involve tools to scale personalized experiences, and the perception that personalization has strictly to do with the pre-click experience.

## What is the pre-click experience?

The modern digital ad campaign can be separated into two parts, known as the pre-click stage and the post-click stage.

### The pre-click stage

The pre-click stage refers to the stage in which an internet user encounters an advertisement. If you run a LinkedIn ad targeted to chief financial officers in Florida, both the targeting and the platform affect how the user interacts with the ad. But so do other elements, like the ad type, the media, the creative, the day it's seen, the stage of the buyer's journey your visitor is in, etc.

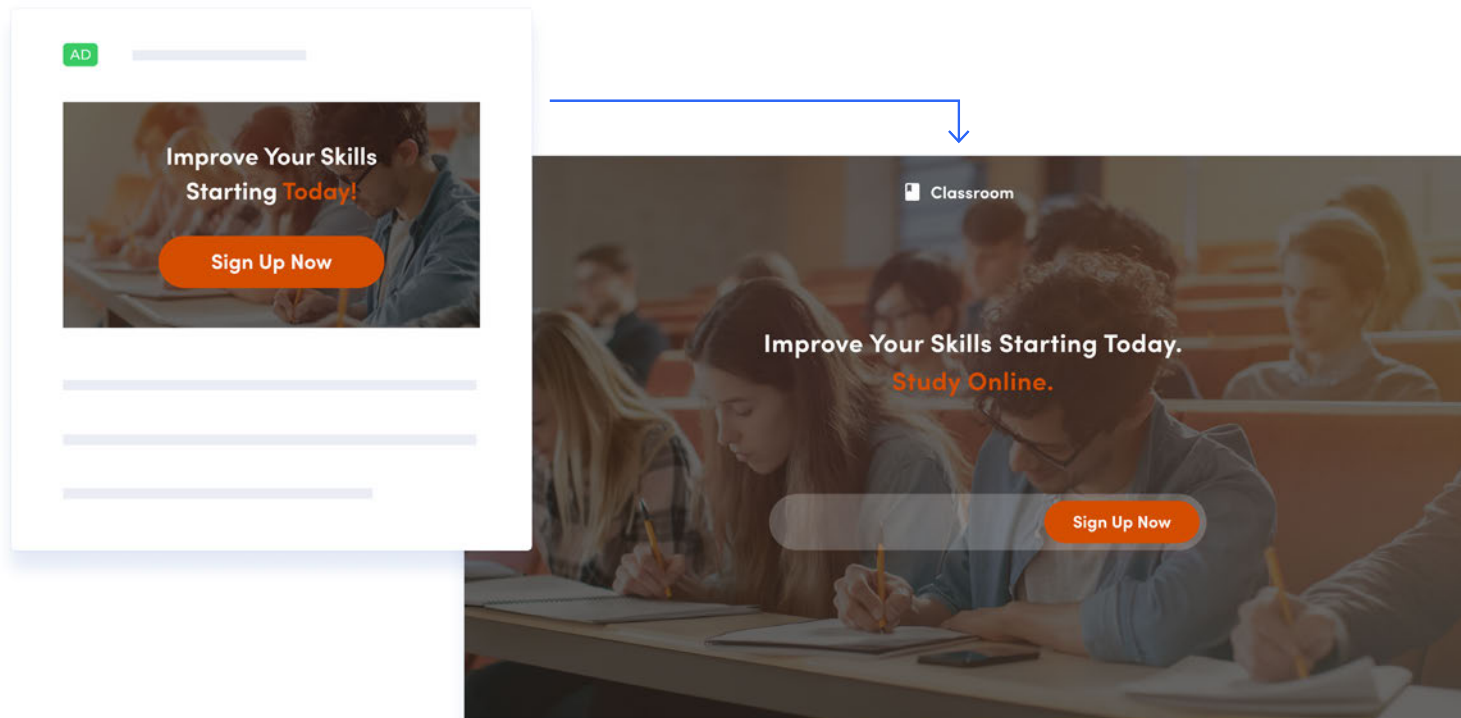
**Together, the ad itself and the circumstances in which it is consumed is known as the pre-click experience.**

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<sup>3</sup> <https://www.mckinsey.com/business-functions/marketing-and-sales/our-insights/the-future-of-personalization-and-how-to-get-ready-for-it>

## The post-click stage

The right combination of pre-click elements will result in a successful pre-click experience. In the pre-click stage, “success” means the user clicks the ad. Once they click through that ad, the *post-click* stage begins. **Page load times, message match, conversion ratio, landing page design – these all contribute to the visitors’ post-click experience.** If the post-click experience is successful, it will result in the conversion of the visitor.



## Personalization doesn't end at the ad

When advertisers hear “personalization,” they immediately think “ad targeting.” While this is a reasonable focus, it only represents one half of the campaign. And customers don't just experience the ad. They experience the ad and the following landing page. 74% of consumers say they're frustrated when website content is not personalized.

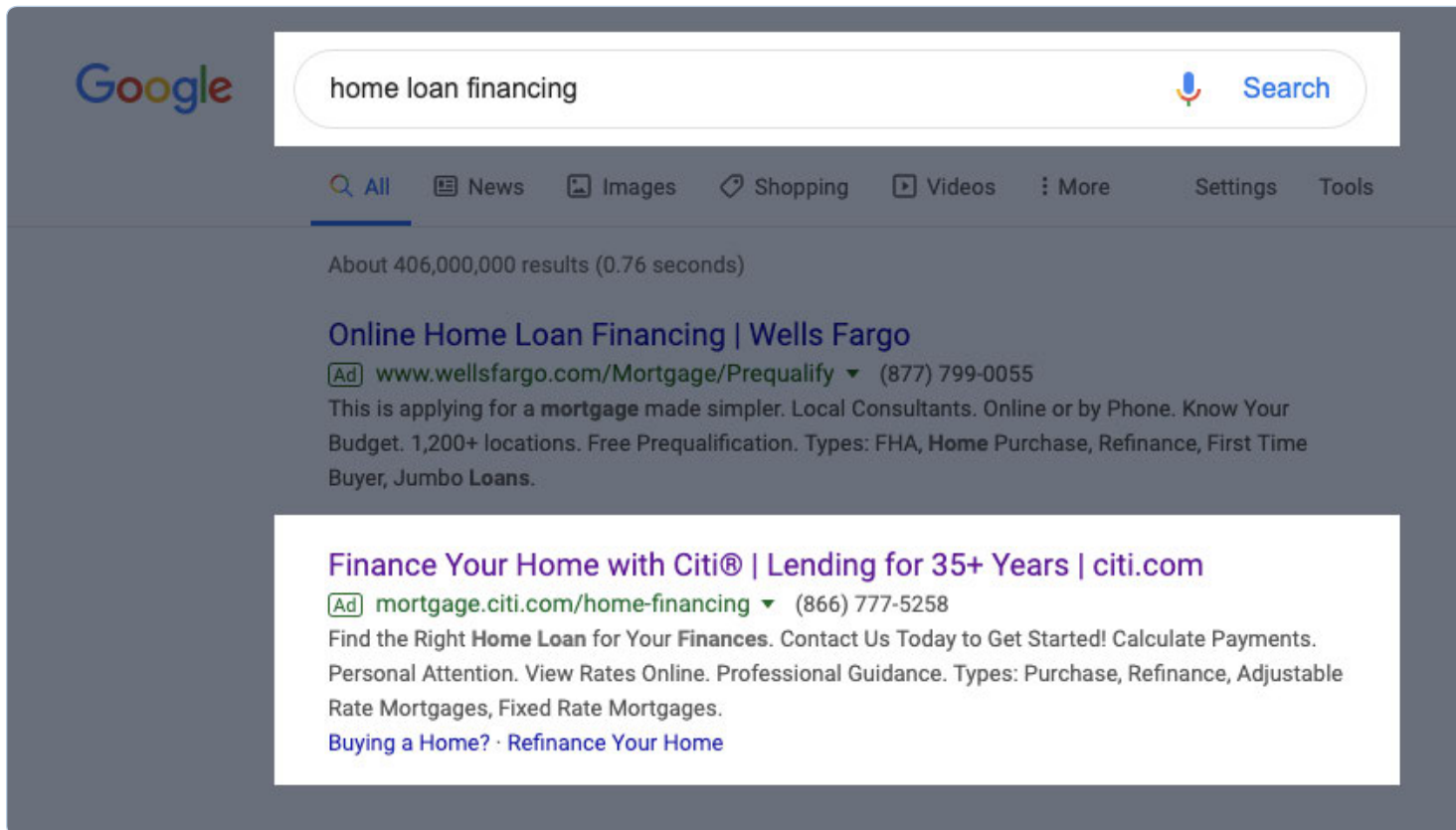
Too often, however, pre-click ads and post-click landing pages are created in silos, and when they're finally published, they don't match. Highly targeted ads drive traffic to generic landing pages, and this creates an impersonalized experience, resulting in the loss of a conversion.

No matter how personalized the pre-click stage is, your budget is wasted if the post-click stage is not equally personalized. Not only should certain signals create message match to boost trust between the ad and landing page (like identical headlines, media, etc.), but personalization in the post-click stage should mirror personalization in the pre-click stage. If your ad on LinkedIn is targeted to CFOs in Florida, your post-click landing page should be, too.

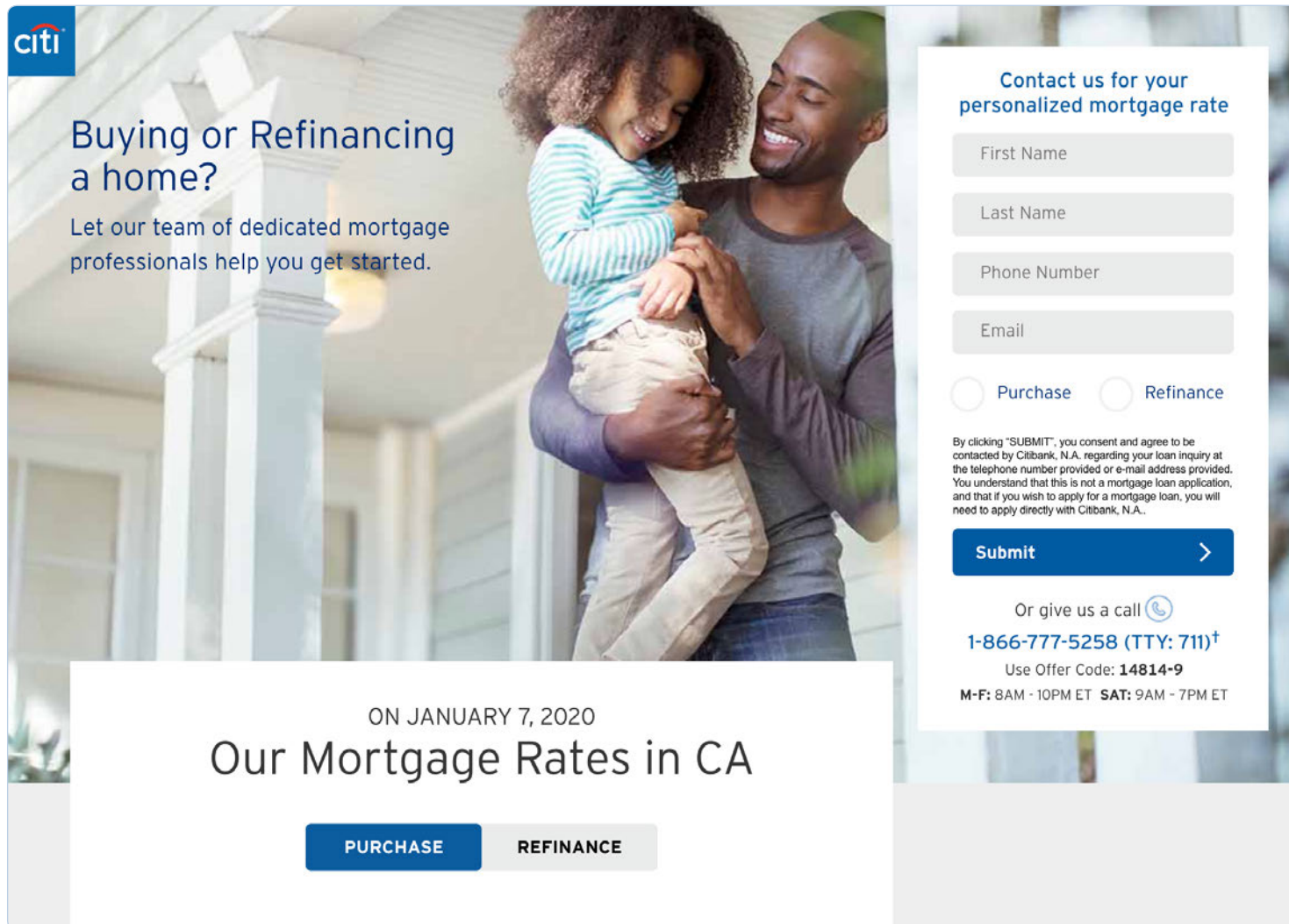
## Examples of effective financial services campaigns

### Citibank

Here's a Citibank ad returned for the query "home loan refinancing:"



The corresponding post-click landing page takes into account the search, the referring headline, and even personalizes based on the user's location: "Our Mortgage Rates in CA"



The landing page features a background image of a smiling man holding a young child in front of a house. The Citi logo is in the top left corner. The main headline reads "Buying or Refinancing a home?" followed by the sub-headline "Let our team of dedicated mortgage professionals help you get started." At the bottom, there is a date "ON JANUARY 7, 2020" and the main title "Our Mortgage Rates in CA". Two buttons, "PURCHASE" and "REFINANCE", are positioned below the title. On the right side, there is a contact form titled "Contact us for your personalized mortgage rate" with fields for "First Name", "Last Name", "Phone Number", and "Email". Below the form are radio buttons for "Purchase" and "Refinance". A disclaimer states: "By clicking 'SUBMIT', you consent and agree to be contacted by Citibank, N.A. regarding your loan inquiry at the telephone number provided or e-mail address provided. You understand that this is not a mortgage loan application, and that if you wish to apply for a mortgage loan, you will need to apply directly with Citibank, N.A." A blue "Submit" button with a right arrow is located below the disclaimer. At the bottom of the contact section, it says "Or give us a call" with a phone icon, followed by the number "1-866-777-5258 (TTY: 711)†" and "Use Offer Code: 14814-9". The hours of operation are listed as "M-F: 8AM - 10PM ET SAT: 9AM - 7PM ET".

**citi**

## Buying or Refinancing a home?

Let our team of dedicated mortgage professionals help you get started.

ON JANUARY 7, 2020

# Our Mortgage Rates in CA

**PURCHASE**   **REFINANCE**

### Contact us for your personalized mortgage rate

First Name

Last Name

Phone Number

Email

Purchase    Refinance

By clicking "SUBMIT", you consent and agree to be contacted by Citibank, N.A. regarding your loan inquiry at the telephone number provided or e-mail address provided. You understand that this is not a mortgage loan application, and that if you wish to apply for a mortgage loan, you will need to apply directly with Citibank, N.A.

**Submit** >

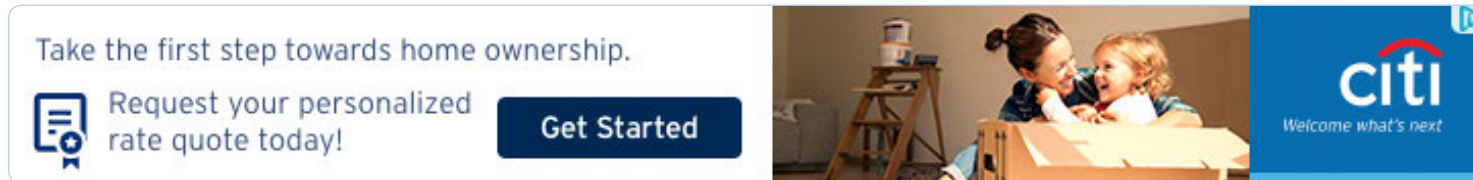
Or give us a call ☎

**1-866-777-5258 (TTY: 711)†**

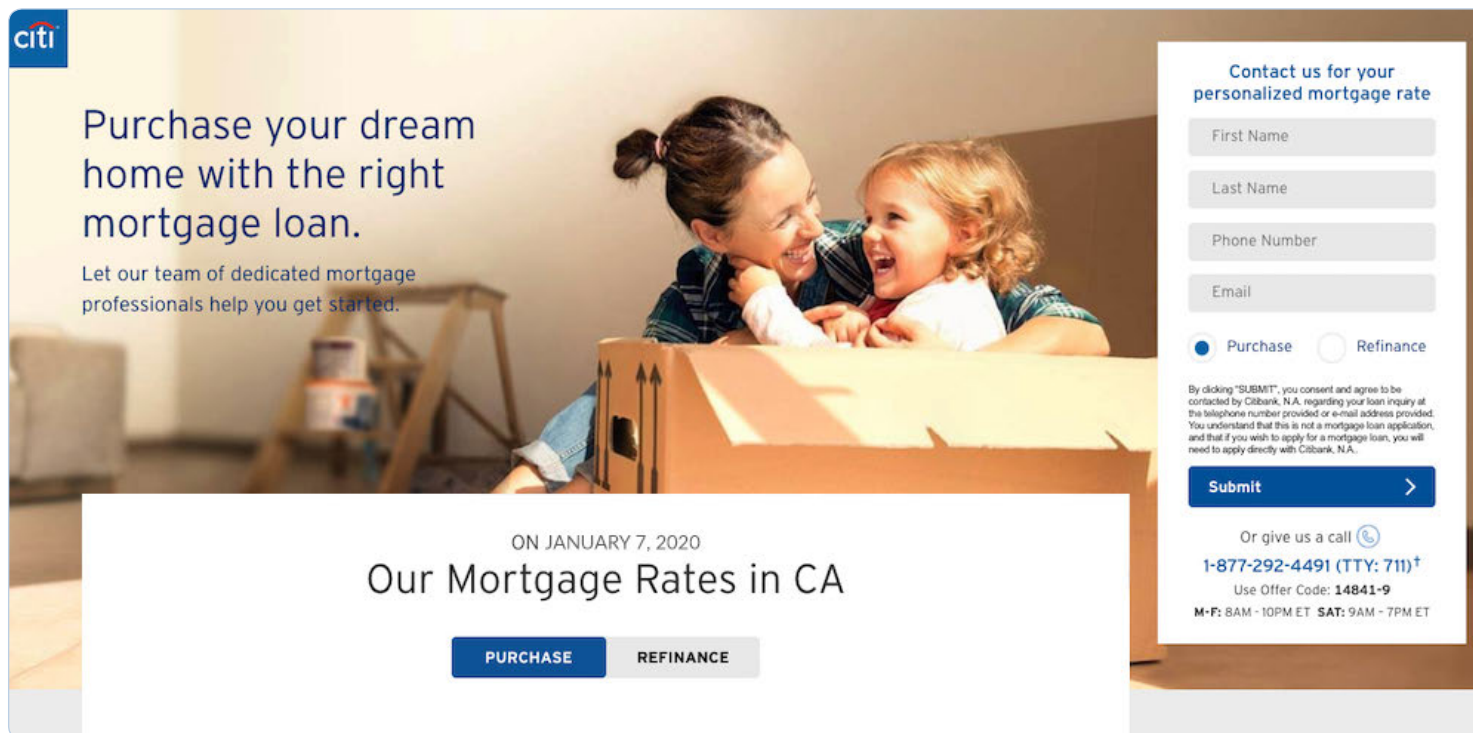
Use Offer Code: **14814-9**

**M-F: 8AM - 10PM ET SAT: 9AM - 7PM ET**

Yet another great example from Citibank is this display ad:



Clicking it will take you to the corresponding post-click landing page, which features the exact same photo to let visitors know they're in the right place, includes similar language in the headline, and again personalizes based on location:



## Lighter Capital

Lighter Capital is a lender that specializes in providing capital to technology companies. Here, they use a retargeting ad to draw visitors back to their post-click landing page:

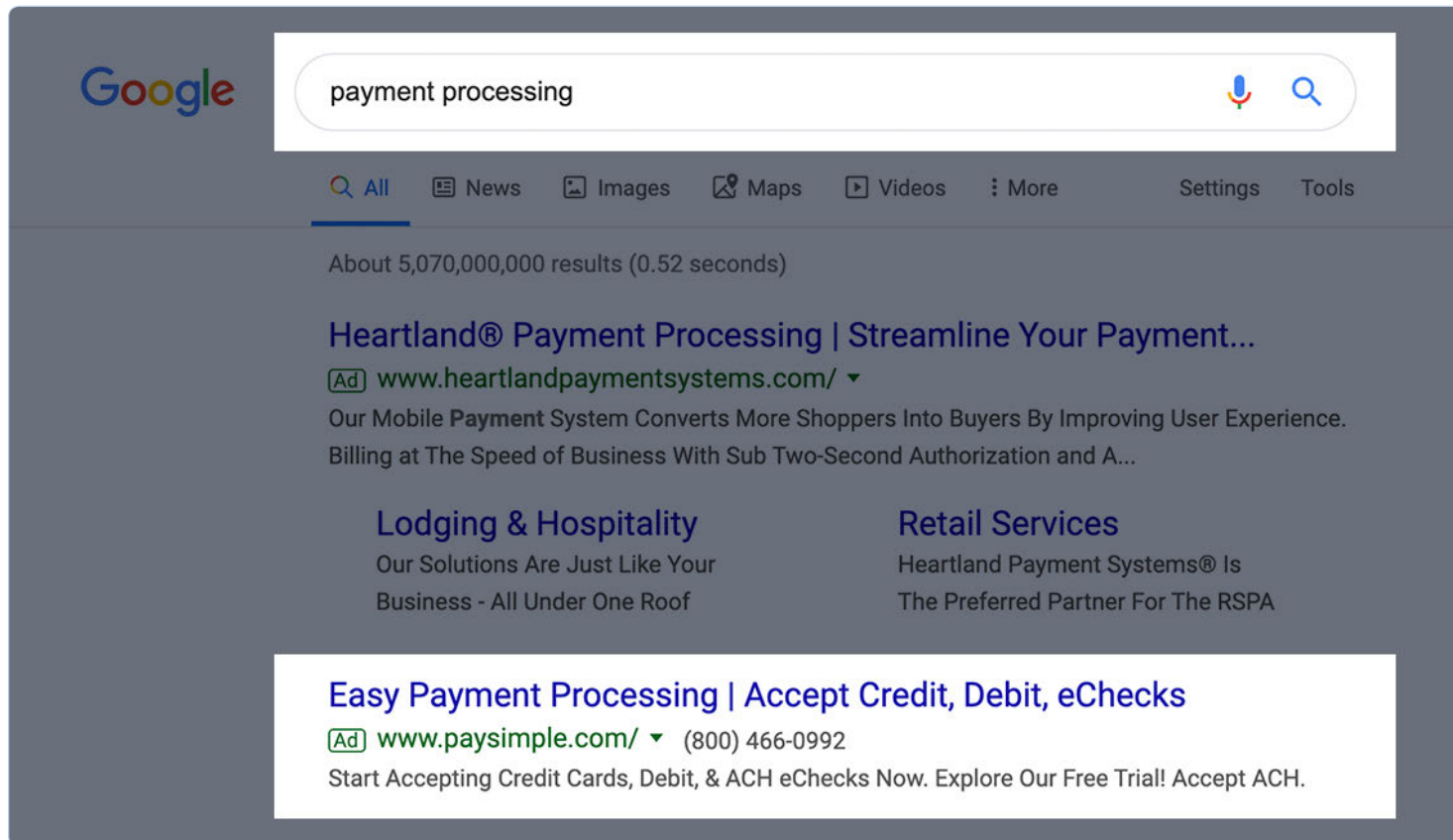
The ad features the Lighter Capital logo (10,767 followers, Promoted) and the SVB logo. The main text reads: "SVB & Lighter Capital have partnered to help tech startups reach their next milestone with non-dilutive growth capital and financial tools; <https://lnkd.in/gJgbXKa>". Below this is a blue banner with the text "Grow Your Tech Startup." and an "APPLY NOW" button with a curved arrow pointing to the right. The background of the ad shows a group of people in a meeting. At the bottom, it says "SVB & Lighter Capital Have Teamed Up To Help Early Stage Tech Companies Grow" and "svb.lightercapital.com".

The landing page features the SVB and Lighter Capital logos at the top left. The main headline is "Ignite Your Growth, Energize Innovation". Below the headline is a paragraph: "Lighter Capital and Silicon Valley Bank have teamed up to offer early stage tech companies like you access to debt capital and banking services—tailored specifically for your needs. Learn how our non-dilutive growth capital and financial tools will be the catalyst to energize innovation and get you to your next milestone." A "Learn More" button is positioned below the paragraph. On the right side, there is a white form titled "Connect with Lighter Capital and Silicon Valley Bank" with the following fields: "First Name", "Last Name", "Company Name", "Work Email", and "Zip Code". There is also a checkbox for "I agree to the Terms of Use" and a "Begin" button. At the bottom, there are two columns of benefits:

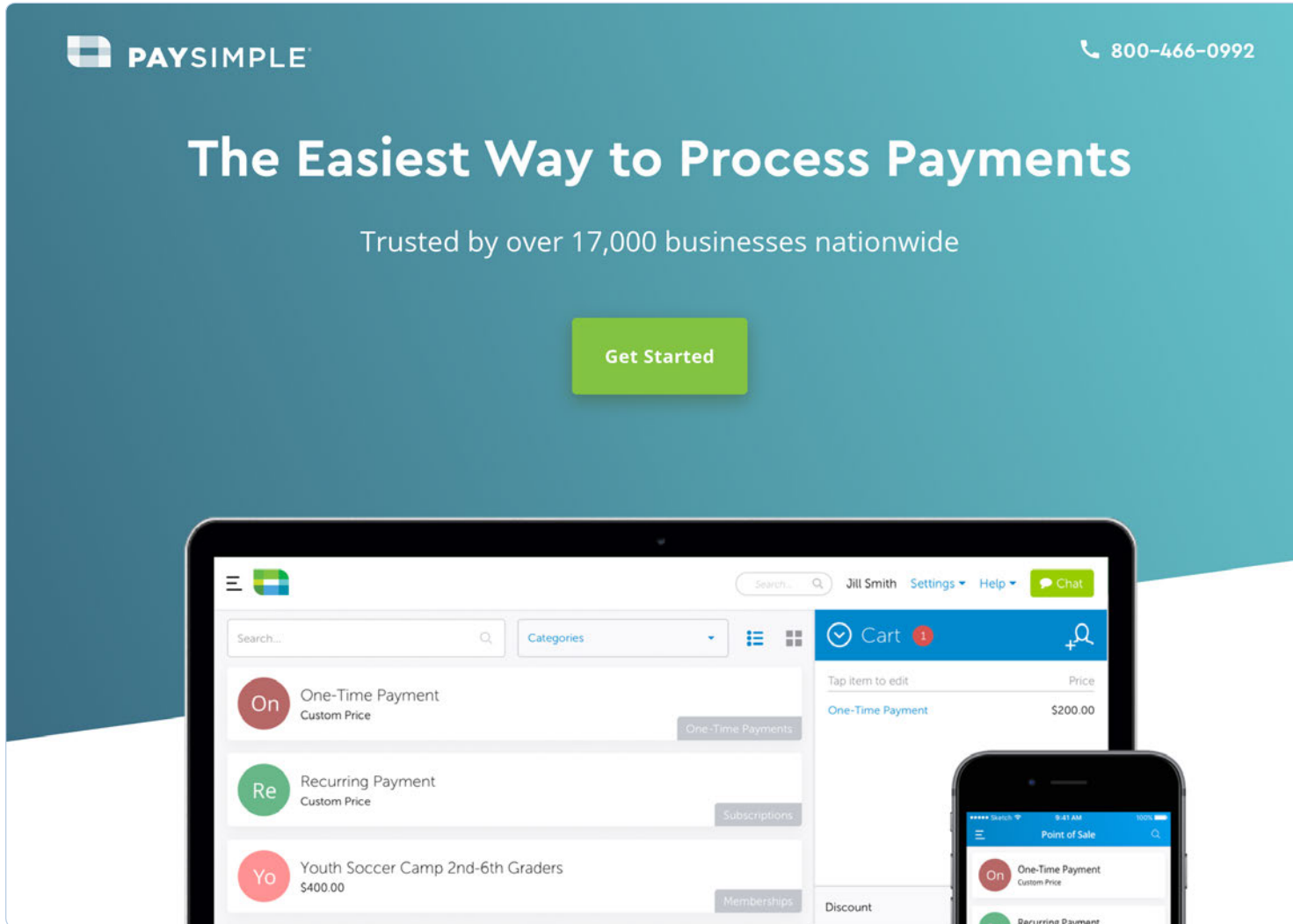
- Access to non-dilutive revenue-based funding (\$50K-\$3M)**
  - Free from: equity dilution, board representation, financial covenants, personal guarantees
  - Exclusive interest rate offer with the Lighter Capital / SVB joint offering
  - Line of credit and term loans also available
- Banking services purposely built for founders**
  - Everything you need to jump-start your business from day one with the [SVB StartUp Banking Solution](#)
  - Includes a checking account, business debit card, business credit card, online banking, several wires each month and unlimited incoming ACH payments
  - Financial and fraud monitoring tools and support

## Paysimple

Paysimple makes payment processing easy. Their PPC search ad for the term “payment processing” looks like this:

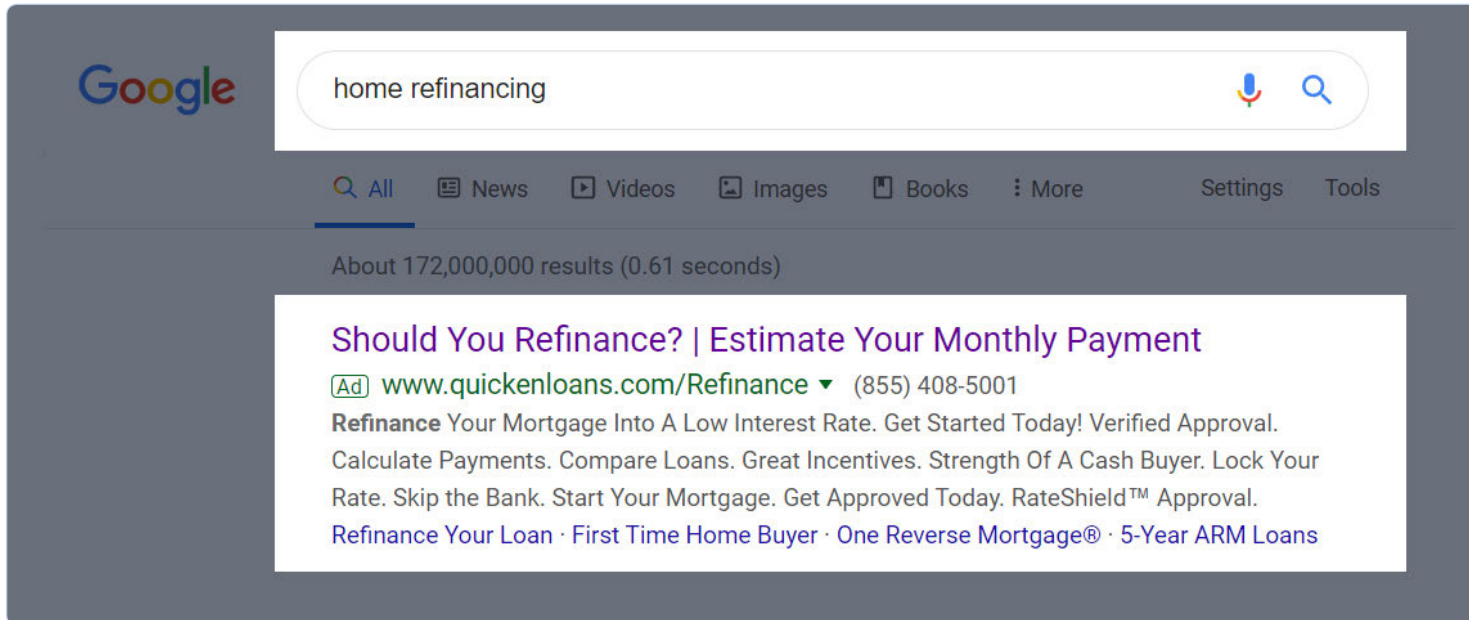


On the corresponding Paysimple landing page, a headline matches the ad, and the offer is consistent:



## Quicken Loans

A search for “home refinancing” revealed this Quicken Loans ad:

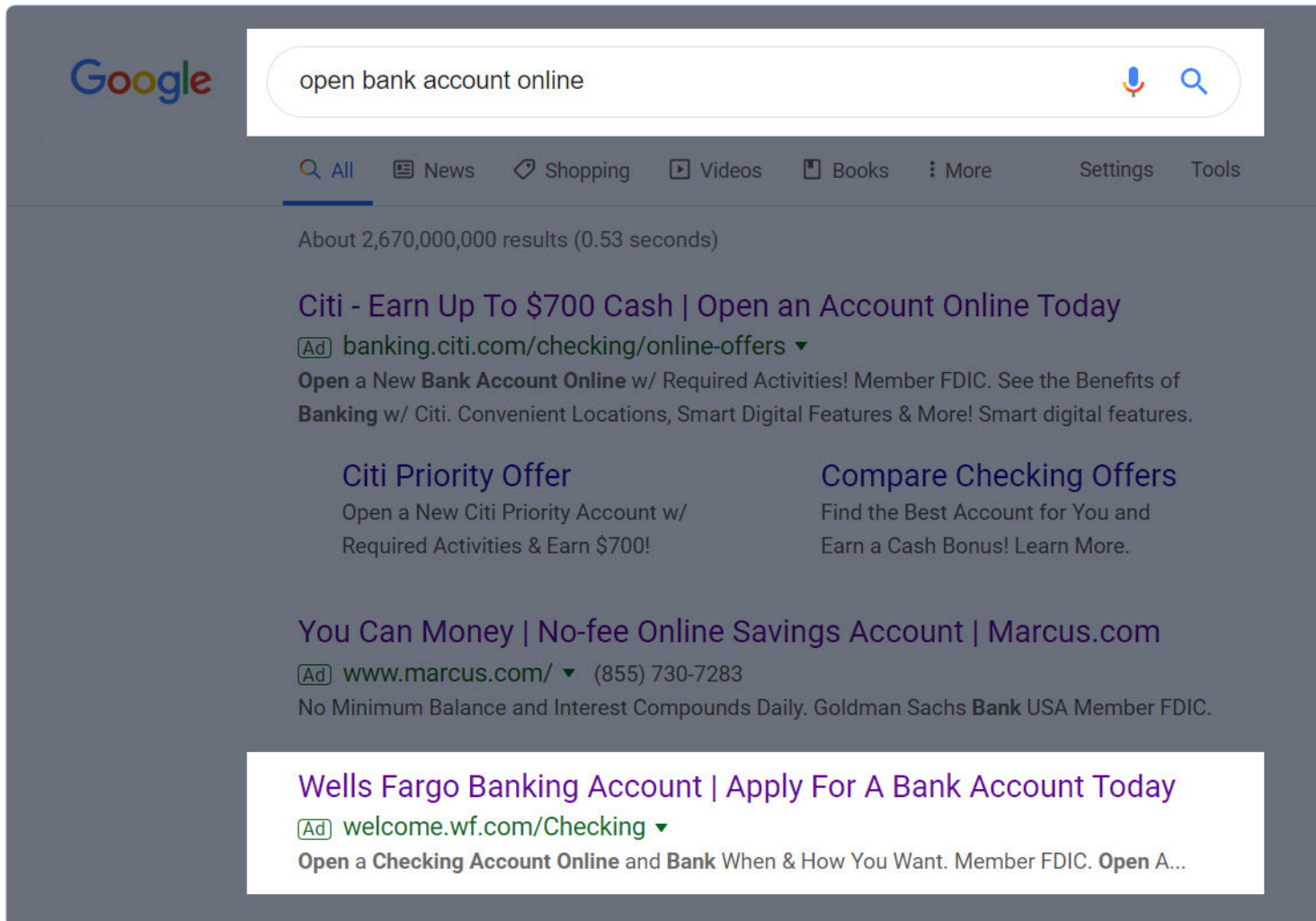


The corresponding landing page keeps the conversion ratio at 1:1, making it distraction-free, and the message matches that of the ad:

The screenshot shows the Quicken Loans landing page. At the top left is the Quicken Loans logo. On the top right, there are three contact options: 'Call now (855) 980-3402', 'Chat with a Home Loan Expert', and 'Start online with Rocket Mortgage'. The main banner features a background image of a modern house at night with the text: 'Refinance Your Mortgage With America's #1 Online Mortgage Lender. Get Started!'. Below the banner is a circular 'Start' button with a downward arrow. Underneath the button is a dropdown menu labeled 'Type of Loan' with 'Select One' as the current selection. At the bottom of the form area is a green 'Next' button.

## Wells Fargo

When you search “open bank account online,” you may see this search ad from Wells Fargo:



The image shows a screenshot of a Google search results page. The search bar at the top contains the text "open bank account online". Below the search bar, there are navigation links for "All", "News", "Shopping", "Videos", "Books", "More", "Settings", and "Tools". The search results show "About 2,670,000,000 results (0.53 seconds)". The first result is an advertisement for Citi, titled "Citi - Earn Up To \$700 Cash | Open an Account Online Today". Below the title is the URL "banking.citi.com/checking/online-offers" and a description: "Open a New Bank Account Online w/ Required Activities! Member FDIC. See the Benefits of Banking w/ Citi. Convenient Locations, Smart Digital Features & More! Smart digital features." Below this are two sub-offers: "Citi Priority Offer" and "Compare Checking Offers". The second result is an advertisement for Marcus.com, titled "You Can Money | No-fee Online Savings Account | Marcus.com". Below the title is the URL "www.marcus.com/" and a description: "No Minimum Balance and Interest Compounds Daily. Goldman Sachs Bank USA Member FDIC." The third result is an advertisement for Wells Fargo, titled "Wells Fargo Banking Account | Apply For A Bank Account Today". Below the title is the URL "welcome.wf.com/Checking" and a description: "Open a Checking Account Online and Bank When & How You Want. Member FDIC. Open A..."

Google

open bank account online

All News Shopping Videos Books More Settings Tools

About 2,670,000,000 results (0.53 seconds)

**Citi - Earn Up To \$700 Cash | Open an Account Online Today**

**Ad** banking.citi.com/checking/online-offers ▼

**Open a New Bank Account Online** w/ Required Activities! Member FDIC. See the Benefits of **Banking** w/ Citi. Convenient Locations, Smart Digital Features & More! Smart digital features.

**Citi Priority Offer**  
Open a New Citi Priority Account w/  
Required Activities & Earn \$700!

**Compare Checking Offers**  
Find the Best Account for You and  
Earn a Cash Bonus! Learn More.

**You Can Money | No-fee Online Savings Account | Marcus.com**

**Ad** www.marcus.com/ ▼ (855) 730-7283

No Minimum Balance and Interest Compounds Daily. Goldman Sachs **Bank** USA Member FDIC.

**Wells Fargo Banking Account | Apply For A Bank Account Today**

**Ad** welcome.wf.com/Checking ▼

**Open a Checking Account Online** and **Bank** When & How You Want. Member FDIC. **Open A...**

When you click through, you'll see a post-click page that matches the message of the ad well:

The screenshot shows a Wells Fargo landing page for an Everyday Checking account. The page features a red header with the Wells Fargo logo and navigation links: "How to apply", "Call 1-866-675-1697", and "Find a location". The main content area has a yellow box with the text "An Everyday Checking account can be yours in minutes". Below this, there are three key features listed in a light gray box: a \$25 Minimum Opening Deposit with a "How to Apply >" link, a \$10 Monthly Service Fee with a "How to Avoid Fees >" link, and a checkmark icon next to the text "Easily manage your money with mobile banking, alerts<sup>1</sup> & more" with a "Key Benefits >" link. At the bottom, there is a light gray bar with the text "Start banking with our most popular account" and a red "Open Online" button. The background of the page is a warm-toned photograph of a woman with curly hair looking out a window.

## Why it's so difficult to personalize the post-click experience

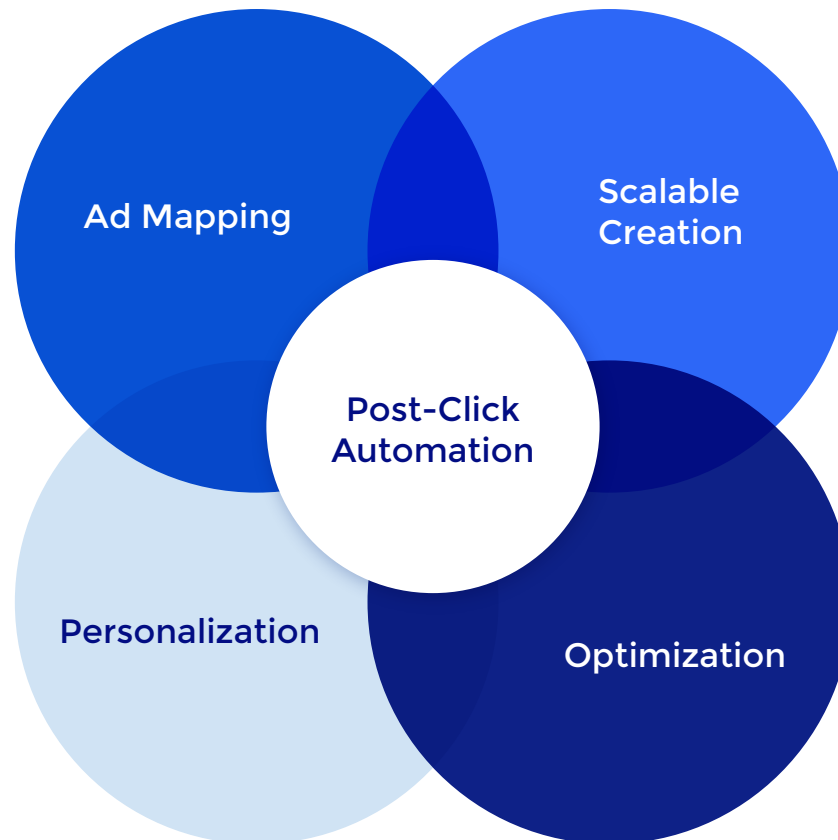
Of course, the examples above are difficult to emulate when the average business is running countless ads. If each audience must have its own post-click landing page, that means you have to create a page for every ad. This creates a new problem for businesses: With what resources do you scale personalized experiences? Most are left with these choices:

- **Offload the additional responsibility to your team:** This option is a cost-effective solution, but it often comes at great expense to productivity elsewhere. For developers, building a page from scratch for every ad, and working with copywriters, designers, PPC managers, to publish that page, can mean taking valuable time from other responsibilities.
- **Hire an agency, freelancer, or new full-time developer:** These options are more effective when it comes to building out post-click experiences, but not as effective when it comes to meeting budgetary limits. All three are high cost, and outsourcing can make the process of collaboration to meet deadlines an even bigger headache.
- **Subscribe to a page-building software:** This solution is a popular one for those trying to get the best of both worlds: Keeping their team as is, but empowering them to create pages faster with a page builder. The problem is page builders are not built to scale. Most offer templates, but without any way to make multiple pages quickly, to edit those pages at once, or to personalize them based on key audience targeting factors. The deficits add up quickly, and the result is similar to the troubling one faced by businesses who want to keep post-click page creation in-house.

Those committed to improving the post-click experience find themselves in a difficult place. All the most popular solutions show promise, but all have highly problematic shortcomings.

## The solution: Post-click automation

The fourth option is a new one called post-click automation. Post-click automation (PCA) is a new category of software that makes it easy for teams to create pages as easily as they create ads. No agencies, no freelancers, no inadequate software. PCA is built on four pillars:



- **Ad Mapping** is what empowers PPC managers to remain organized and on-target by importing their entire Google Ads campaign structure. Then, it displays that entire structure like never before: as a single experience. The AdMap™ technology enables you to sync, visualize, and evaluate your advertising campaigns in Instapage, determine how many post-click page experiences you need, and create and update page experiences to match the ads.
- **Scalable Creation** is what enables teams to scale their page creation. Templates are both too rigid, and take too long to create and edit. With Instablocks™, users can create a page element and save it to import to another page later: headline, media, copy, lead capture form, etc. Then, with Global Blocks, they can edit groups of pages all from one place. Branding updates, terms of service, optimizations after an A/B test – they can all be made with a few clicks.
- **Optimization** is what gives teams the power to achieve increasingly higher conversion rates. A robust analytics dashboard reveals quantitative data, while a heat mapping tool showcases visual insights. Combine them with built-in experimentation functionality to uncover even better performing post-click pages.
- **Personalization** is what offers customers the relevance they crave. With PCA, users can pass targeting parameters from their ad to the post-click page to display meaningful personalization that delivers on the promise of the ad. Thus, creating 1:1 ad-to-page personalization.

When it comes to scaling personalization in the post-click experience, advertisers no longer need to make trade-offs. Instapage is the only software with an Advertising Conversion Cloud™ that empowers businesses to create post-click pages as easily as they create ads, because every audience needs its own page.

Learn how you can scale post-click personalization with an Instapage demo.

[GET AN INSTAPAGE DEMO](#)