



2009 Factoring Conference Speaker Handout



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Expanding Your Factoring Business Through Online Marketing

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KeyRelevance.com
April 2009



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Christine Churchill



- President of KeyRelevance, LLC
- Member of Founding Board of Directors of Search Engine Marketing Professional Organization (SEMPO)
- Chairman of the Dallas/Fort Worth Search Engine Marketing Organization (DFWSEM)
- Columnist at Search Engine Land
- Over 10 years online marketing experience

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Fishing Where the Fish Are



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The Internet is the place to be found

(Q2 2008 numbers)

World Internet Penetration Rates by Geographic Regions

Geographic Region	Penetration Rate
North America	73.4%
Oceania / Australia	59.5%
Europe	48.1%
Latin America / Caribbean	24.1%
World Avg.	21.8%
Middle East	21.2%
Asia	15.7%
Africa	5.3%

Almost 3 out of 4 North Americans use the Internet

Source: Internet World Stats - www.internetworldstats.com/stats.htm
Penetration Rates are based on a world population of 6,676,120,288 for mid-year 2008 and 1,483,832,361 estimated Internet users.

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Internet Overtakes Newspapers as News Outlet

- Dec 08 PEW study shows 40% of people use the Internet as their **main** news source
- TV still in lead for main source but it is down to 70% and less than that for people under 30.

Year	Television	Internet	Newspaper
01	74	13	14
02	82	42	20
03	80	46	21
04	74	36	21
05	72	37	21
06	74	34	24
07	74	34	24
08	70	40	35

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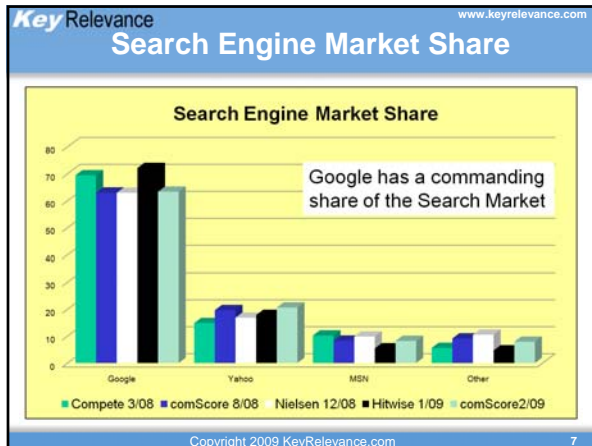
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Top 10 Most Popular Sites Online (US)*

- Google
- Yahoo
- Facebook
- YouTube
- MySpace
- Windows Live
- MSN
- Wikipedia
- eBay
- Craigslist

*From Alexa Information April 09

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People Are Searching For Your Services

Searches Containing	Volume in Mar 09
"factoring companies"	33,100
"business factoring"	18,100
"receivables factoring"	14,800
"invoice factoring"	12,100
"accounts receivable factoring"	9,900

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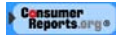

- Key Relevance www.keyrelevance.com
- ## Step One In Online Marketing A Good Web Site
- Create a user friendly, search engine friendly site
 - Avoid totally flash sites
 - Own your own domain and get reliable hosting
 - Provide information visitors need to become customers
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Build Trust

“Trust is one of the key factors in establishing positive relationships with customers on the web”
Intel / MIT Study


- **Factors that build trust:**
 - Site Design
 - Address and phone
 - Trust Seals of Approval (BBB Online, TRUSTe)
 - Professional Associations (IFA)
 - Privacy Policy
 - Customer testimonials
 - Product reviews & awards
 - Guarantees

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Build Trust



Site Design Affects Trust

- 46% judge site credibility by its design & layout.

Would you buy from this web site?

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Improve the Customer Experience Online

“Commercial success is largely dependent on a customer’s experience at your site.”
Intel / MIT Study



- Usability does matter!
- Fix site errors
- Easy navigation
- Clear communication
- Place important info in obvious places

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Ways to Be Found Online

- Search Engines
- Paid Search (PPC)
- Social Media
- Mobile



Audience





Company

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Types of Search Engine Listings



The screenshot shows a Google search for 'factoring'. Several results are highlighted with red boxes and labels:

- Paid:** 'Better Than Factoring' (top left), 'Factoring - Lowest Rates' (top right), and 'Factoring AR Accounts Receivable Financing' (middle right).
- Organic:** 'Factoring AR Accounts Receivable Financing' (middle left), which is circled in red.

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One Minor Detail... You need to rank well

For organic traffic, your web site needs to be in the **Top 2 pages** of results of search engines to get traffic.

71% searchers don't go past the second page*.



*Statistic from Amanda Spink University of Pennsylvania

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Search Engine Optimization (SEO)



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What is Search Engine Optimization?

- The process of improving a web site for higher search engine rankings.
- Changes made to a web page to improve the positioning of that page with one or more search engines.
- A means of helping potential customers or visitors to find a web site.

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Why Search Engine Optimization?

- Increases visibility and web presence
- Effective wide coverage form of marketing
- Cost effective
 - Can be cheaper than PPC, banners, ad tiles, direct mail, TV
- Produces high conversion rates - motivated buyer
- Long term benefits
- Enhances brand and professional image
- Provides multiple ways for visitors to find site
- Component of overall marketing strategy

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Social Media from a 75,000 Foot View

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Social Media

- Fastest growing traffic source
- Can expand brand presence
- Important for online reputation management
- Excellent way to open a dialog with customers
- Can Influence search results

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Top Social Destinations

according to Nielsen Online in Sept 08

MySpace:	59.4 million (+ 1%)
Facebook:	39.0 million (+ 116%)
Classmates Online:	17.1 million (+ 28%)
LinkedIn:	11.9 million (+ 193%)
Windows Live Spaces:	9.1 million (- 11%)
Reunion.com:	7.6 million (+ 57%)
Twitter.com	7.0 million (+ 1382% *Feb 09)
Club Penguin:	4.2 million (+ 12%)
AOL Hometown:	3.9 million (- 49%)
Tagged.com:	3.8 million (+ 330%)
AOL Community:	3.1 million (- 23%)

(change from September 2007 in parenthesis)

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Social Networking Growing

- Two thirds of the world's Internet population visit social networking or blogging sites accounting for almost 10% of all internet time*
- Social networking has become a fundamental part of the global online experience
- Not just the young
 - Facebook's greatest growth is in 35-49 age group

* Nielsen Online report Mar 09

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Number of Social Network Users*

	Social-network Users	Percent of Total Internet Users
2006:	60.3 million	33%
2007:	72.3 million	38%
2008:	85.3 million	44%
2009:	94.3 million	47%
2010:	100.2 million	49%
2011:	104.7 million	50%

*eMarketer projections

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Social Media is More Than Twitter

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Key Relevance Social News www.keyrelevance.com
Community shares news articles

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Key Relevance Social Sharing www.keyrelevance.com
Community shares self generated images & videos

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Key Relevance Social Networking www.keyrelevance.com
Community conversations

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Social Bookmarking

Community identifies favorites

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Everything Else Social

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Social Media and Business

- ✓ Integral Part of Marketing Plans
- ✓ Complement to SEO & PPC Practices
- ✓ Requires Time Commitment
- ✓ Is Not The Same for Everyone

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What is this Twitter thing?

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Twitter

- **Twitter is most important social networking trend for 2009**
- Potential impact could be greater than Facebook
- Global influence
- Feb 2009 Twitter now the third largest social networking site (after Facebook and MySpace) – over 6 million Twitter accounts and 7 million monthly visitors

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Obama has 739,933 followers

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Example of Twitter Account

The screenshot shows a Twitter profile for 'keyrelevance'. The profile name is 'keyrelevance' and the bio reads: 'My head is hurting too RT @JohnWEllis Latest Pay-Per-Click Blog Post: The Headache that is Broad Match http://ki.am/1kZ'. The profile picture is a woman's face. On the right side, there are statistics: 1,199 following, 1,060 followers, and 237 updates. Below the bio, there are several tweets, including one from @mrdtp000000 and another mentioning 'Hilary article on top searches on Twitter Search'.

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Twitter Facts

- Micro-blogging – limit of 140 characters
- Asks “What are you doing”
- Average age of twitter member is 35
- Discussion on your brand will go on whether you participate or not
- Corporations need to register their brand name

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Twitter had 1200% Growth in Past Year

Unique Visitors

The line graph shows unique visitors for four websites from March 2008 to March 2009. Twitter (blue line) shows a massive increase from approximately 10M to 140M. MySpace (orange line) grows from about 30M to 55M. Facebook (green line) grows from about 40M to 91M. YouTube (red line) grows from about 20M to 73M.

Date: 03/2009	People	Month Δ	Year Δ	What is this?
twitter.com	14,031,985	76.8%	1202.2%	
myspace.com	55,594,761	4.8%	-11.4%	
facebook.com	91,054,339	23.4%	195.1%	
youtube.com	73,570,387	6.5%	20.6%	

Source: Compete.com Mar 09

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Value of Social Media is Brand Awareness

Marketing Objectives For Which Social Media Offer the Greatest Potential According to Marketing Professionals in Select Countries Worldwide*, 2007 (% of respondents)

Gaining consumer insights	36.4%
Building brand awareness	21.1%
Increasing customer loyalty	18.3%
Enhancing corporate reputation	14.1%
Launching a new product	7.0%
Increasing purchase intent	0.0%
Don't know	2.8%


Note: n=71 *Canada, France, UK, US
Source: The Media Intelligence Company, "Harnessing Influence: How Savvy Brands are Unleashing the New Power of Blogs and other Social Media," February 2008
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- Enhances Brand
- Being used like email and instant messaging for quick communication
- Can drive traffic to sites

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Mobile Web




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Consider Mobile Presence

- Mobile Search has FINALLY arrived
 - Better User Interface
 - More widespread use
- Need Mobile-friendly site
 - No flash, pop-ups, frames
 - Scaled back simple version of site
- Use Device Detection
- Put important info up front
 - 75% of mobile searchers not willing to go past second page*



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Approaches to Implementing Marketing Online

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“Build vs Buy” Decision


- Train/Hire In-House staff
- Outsource/ Consult with an online marketing firm

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Option 1 – Train/Hire In-House Staff

- Can be difficult/time-consuming
- MarketingSherpa survey (Sept 07) found almost a third of the respondents said it is "very difficult" to attract qualified employees
- Requires on-going resources and commitment from company management
- Most in-house staff wear multiple hats and are pulled in many directions
- SEM skill set portable and in demand



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Option 2 –Outsourcing

- Pros
 - Can increase your traffic
 - Can improve your site's visibility
 - Can increase sales
 - If done right, can have long term benefits
- Cons
 - Expensive – but, you get what you pay for
 - Most require a 6 - 12 month minimum contract
 - Some SEM shops use "less than ethical" techniques
 - If done wrong, as soon as your contract is up, your rankings and traffic disappear

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Can Online Marketing Be Done In House?

It Depends...

- Budget – if you can't afford to hire an SEM, you need to do it in house
- Complexity of site – may need workarounds if have spider traps
- How competitive is your industry?
- Availability of *trained*, dedicated SEM on staff
 - Don't just add it to list of tasks for Webmaster - dedicate a person in house to become an expert.
 - More than just keyword stuffing, requires training, experience and analysis
- Time consuming
 - Learning curve – takes time to learn how
 - Takes time to stay up to date
 - Takes time to optimize site correctly

Bottom Line: if your Webmaster or staff member has a passion for SEM work, this may be a viable option

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Advice on SEM Firms

- Be wary of SEM shops that cold call you
- Avoid companies that make "guarantees"
- Beware of shops that chose uncompetitive low-traffic keywords
 - Actively participate in keyword selection
 - Ask for keyword popularity data
- Do they focus on rankings, traffic or conversions?
- Watch out for spam or unethical tactics
 - Beware of companies that mass produce doorway pages
 - Host your own Web site
 - Own any domains they register
- Ask about a link building campaign
- Ask about other clients and then go check where they rank (both the SEM firm and their clients)

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Predictions

- Search Marketing here to stay
- Competition online will intensify
- Social Media sites will continue to be fastest growing sites on Internet
- Mobile use will grow

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Summary

- Search engine marketing is just plain smart, especially if your marketing dollars are slim. It takes resources up front, but has long term benefits.
- Search engines are the way to get new, motivated customers.

Your competition is using Search Engine Marketing, shouldn't you?

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Thank You!

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