



## Agency.com increased SurePoint Lending's conversion rates by 25 percent with Google Analytics

“Based on the superb results we've achieved with Google Analytics, we will look to use the system for future campaigns.”

Chris Bowler

Client partner for Agency.com

# agency.com

### ABOUT GOOGLE ANALYTICS

Google's web analytics service enables advertisers and publishers to make their marketing campaigns more efficient and their websites more effective. Advertisers can increase their return on investment by optimizing online marketing campaigns, tracking referral sources, improving web design and content, and identifying visitor preferences. Google Analytics' intuitive interface makes it easy to segment customers, identify top performing ad campaigns, and understand user preferences.

For more information, visit [www.google.com/analytics](http://www.google.com/analytics).

### Business

First Residential Mortgage Network (FRM) began operating in 1995, growing since then to become one of the nation's leaders in the mortgage banking industry. FRM established itself by transforming the lengthy and arduous process of obtaining a mortgage loan into a speedy, perhaps even pleasurable, business experience. To extend its customer focus and aggressive processing timeline to people seeking mortgage loans online, in 2005 FRM entered the fiercely competitive online lending market with subsidiary SurePoint Lending.

Knowing it had to compete with entrenched online lenders, FRM approached the interactive firm Agency.com to develop a world-class website and deliver effective interactive marketing campaigns to help ensure the success of its new venture. In doing so, FRM joined a roster of Agency.com clients that have tapped the agency's interactive marketing and website development expertise, including 3M, British Airways, Discovery Networks, T-Mobile, and Visa.

“We had to cover all the bases to introduce a new brand into online lending,” says Chris Bowler, client partner for Agency.com. “We combined best practice web design with tools for online marketing and comprehensive web analytics to maximize results for FRM.”

### Approach

In online lending, even the smallest frustration or uncertainty can waylay customers. The wide variety of online lending options makes it challenging to attract customers from the start. Once mortgage-seekers land on a website, they must complete loan applications online. If the application process seems too lengthy or complex, or requests for sensitive financial information are made too soon, then customers may abandon their efforts. The process of applying for a mortgage can also be highly emotional, making it difficult to pinpoint the reasons customers don't complete loan applications.

“Based on data from Google Analytics, we are continually altering the site to make people feel more comfortable and establish trust before asking for sensitive information. Understanding the funnel to pinpoint abandonment is essential to our efforts.”

Aware of the sensitivities and challenges of online lending, Agency.com began using Google Analytics to maximize the effectiveness of interactive marketing campaigns and fine-tune the SurePoint Lending site to acquire — and keep — online customers.

“We knew Google Analytics would be extremely important for SurePoint Lending,” says Bowler. “We needed to keep a pulse on which keywords and campaigns were most effective, and determine what types of customers were applying for loans, as well as track abandonment rates for each page. Of course, we also had to continually fine-tune site design and application processes in order to boost conversion rates.”

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**David Garofalo**  
Media and Marketing Manager

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In tandem, Agency.com embarked on a substantial Google AdWords campaign employing hundreds of keywords to drive traffic to the SurePoint Lending site. They did this based on past experience with other clients, which led them to conclude that search-based advertising is more effective in driving traffic and garnering leads than banner advertising or other online marketing efforts.

Alongside these efforts, Agency.com integrated Google Analytics with FRM’s in-house lead tracking software. The fully integrated system lets loan officers at SurePoint follow up with prospects and qualify them by phone and email. Full tracking integration with Google Analytics took less than two weeks, and has enabled Agency.com to track customers from initial ad responses through to completed loans.

## Results

### End-to-end tracking

By integrating Google Analytics, SurePoint has a closed-loop view of online marketing efforts. “SurePoint staff can see where completed loans originated, even down to knowing which keyword a customer searched on to land on the site,” according to Libby Cooper, SurePoint’s Director of Marketing. “This level of detail is extremely powerful in shaping ongoing advertising campaigns and acquiring the most desirable customers.”

### Fine-tuning loan application processes

Google Analytics has been especially powerful in determining why customers abandon their mortgage loan application efforts. Agency.com uses Google Analytics to determine where and when customers leave each page. From the beginning, Agency.com was successful at driving traffic to the site — but abandonment rates were high. The agency turned to the funnel reports in Google Analytics to determine abandonment rates on specific pages or at certain stages of the application process.

“Based on data from Google Analytics, we are continually altering the site to make people feel more comfortable and establish trust before asking for sensitive information. Understanding the funnel to pinpoint abandonment is essential to our efforts,” says Bowler.

### Maximizing online advertising efforts

Google Analytics also gauges which AdWords keywords deliver the best results, as well as providing information on cost per click on the SurePoint website. Agency.com absorbs this information and makes changes to AdWords campaigns and the SurePoint site to maximize effectiveness.

With the help of Google Analytics, Agency.com concentrated search keyword buys on the most effective family of keywords and fine-tuned the copy in both search-based and banner ads to focus on the most return-intensive concepts. The agency adjusted landing pages, depending on which keyword users clicked on. Agency.com also revised the copy throughout the site, primarily on the landing pages, to better communicate specific goals for each page. After making adjustments, the average bounce rate on the top five entry pages decreased 17 percent, and the conversion rate for the landing pages focused on search keyword buys increased more than 25 percent.

“Based on the strong results we’ve achieved with Google Analytics, we will look to use the system for future campaigns.” says Agency.com’s Bowler. “We have numerous clients that can benefit substantially by fine-tuning their online presences and marketing efforts using Google Analytics.”

