

MBA's National Technology in Mortgage Banking Conference and Expo

New Media Communications

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Overview

Never before in human history has our ability to communicate to and with one another undergone such a fundamental and revolutionary shift as the world is experiencing today.

Blogs, podcasts, video messages and advertising, one-to-one direct marketing and other technologies are making it easier, more affordable and more effective for individuals and organizations to tell their story.

Blogs

- **The State of the Blogoshpere**
 - **In its April 2006 “State of the Blogosphere” study, leading blog search engine Technorati reported:**
 - **19.4 million active blogs (defined as having a new post 3 months after creation)**
 - **3.9 million blogs are updated at least weekly**
 - **1.2 million new entries are posted per day**
 - **70,000 new blogs are created each day**
 - **The universe of blogs is 60 times larger than it was just 3 years ago**
 - **It is doubling in size every 6 months**
 - **Corporations of all sizes and industries are adopting blogging technologies and practices.**
 - **53% of companies are now blogging**
 - **8% of the Fortune 500 corporations are blogging as of October 2006**

Source: State of the Blogosphere, April 2006, Part 1 <http://www.sifry.com/alerts/archives/000432.html>

Source: <http://www.socialtext.net/bizblogs/index.cgi>

Guidewire Group and iUpload - "Blogging in the Enterprise — Corporate Blogging Drives Next Wave of Social Media Adoption."

Types of Business blogging

- **Branding blogs – external**
 - **Purpose:** To strengthen the brand, the profile of the publishing organization or individuals within it.
- **Knowledge blogs – internal**
 - **Purpose:** To give employees information and insights relating to their work assignments: news, business intelligence, reports about ongoing projects etc.
- **Sales blogs – external**
 - **Purpose:** To market or sell products/services, make citizens aware of public services, get donations for charities or political parties etc.
- **Relationship blogs – external**
 - **Purpose:** To create, uphold or strengthen relationships.
- **Collaboration blogs – internal**
 - **Purpose:** To provide a working team with a tool for research, collaboration and discussion.
- **Culture blogs - internal**
 - **Purpose:** To strengthen organizational culture. Typically through informal content of social or nonwork related character.

Podcasts

- According to the Pew Internet & American Life Project August 2006 –
 - 12% of Internet users say they have downloaded a podcast.
 - This finding compares to the 7% of Internet users who reported podcast downloading in the Feb-April 2006 survey.
 - 15% of men online say they have downloaded a podcast, compared with just 8% of women online.
 - Those who have used the Internet for six or more years are twice as likely as those who have been online three years or less to have downloaded a podcast (13% vs. 6%).
 - The proliferation of mobile media gadgets has helped fuel the demand for digital content that can be both time-shifted for both listening and viewing on the go.

Viral Marketing

- **Viral marketing tactics that are used by experienced B2C viral marketers in the US, March 2006 (% of respondents)**
 - **Encouraging e-mail forwarding 91%**
 - **Tell-a-friend boxes on site 80%**
 - **Online games, quizzes and polls 69%**
 - **Cool microsites 54%**
 - **Offering e-cards 47%**

- **Reasons that experienced US viral marketers use viral marketing tactics, March 2006 (% of respondents)**
 - **Reach can explode 64%**
 - **It's cheap 55%**
 - **Leads can be highly qualified (For example, friends or associates of current customer) 54%**
 - **Breaks through online and e-mail clutter 52%**

Vlogs

- **Video blogging is still nascent but with broadband's ubiquity and the explosive growth of text-based blogs, camera phones, and small, inexpensive digital cameras with video capabilities, the rise of vlogs seems inevitable.**
 - **The vlogging craze hints at the coming convergence of the Internet and television.**
 - **It comes as established media companies - newspapers as well as broadcast giants - are starting to post podcasts, videocasts and video news reports alongside written content.**
- **No reliable estimate is available on how many people are vlogging**

Video E-mail

- **With more than seven trillion e-mail messages sent in 2004, according to the IDC, video e-mail is projected to gain considerable market share in the next few years.**
- **Jon Peddle Research reports that video transported over wireless networks is predicted to reach 47% of the total phone market by 2008.**
- **ABI Research predicts that by 2010 more than 250 million people worldwide are expected to be watching mobile video generating some \$27 billion in sales versus \$200 million today.**

Technology

- **Video e-mail utilizes a new method of embedding video in an e-mail. The video is a high quality, high compression, non-streaming file.**
- **The new video capabilities require a fair amount of additional storage. A one-minute video clip requires about 1 MB of storage. If users start working with a number of them, they could overrun corporate servers and possibly even users' desktop devices.**
- **While the rise in broadband services has pushed more bandwidth to end users, a sudden video-services increase could pose problems for corporate and consumer networks.**

Video E-mail Applications

- **Sales Support**

- Use the video e-mail system as a support tool for outbound phone sales representatives.
- During live phone calls with prospective customers, offer to send a video overview about the product being discussed during their conversation.

- **Tradeshows**

- Promote your appearances at tradeshows by sending prospects an e-mail before the show encouraging them to launch your video and/or forward it to other attendees.
- Recipients who watch the video and forward it to three people can receive a promotional item at your company's booth.

Video E-mail Applications

- **Direct Marketing**
 - **Acquire new customers with a targeted promotional campaign featuring your latest product or customer testimonial.**
 - **Customize the content and select the ideal video from your video library to capture the attention of your prospects.**
 - **Easily test different promotions and messages to determine the most effective approach.**

- **Corporate Communications**
 - **Keep customers and employees informed with a weekly or monthly multimedia e-mail or newsletter.**
 - **Build brand awareness and credibility as a leader in your market by keeping in touch with customers, partners and distributors using video e-mail.**

Podcasts

Who's Listening ... and Why?

Michelle Kersch

Senior Vice President

Marketing & Corporate Communications

Fidelity National Information Services

What is a Podcast?

- **The intersection between radio and blogs**
- **A file that can be downloaded to an iPod, MP3 player or directly from a computer (via an audio file or CD presented in an RSS feed)**
- **Uses RSS 2.0 standard**
- **Can support any file type, though audio is currently the most common type**
- **Don't have to have an iPod to listen to a podcast**
- **Can be “push” and/or “pull”**
- **Company branded and third party**

Who's Listening?

- There are more than 50,000 regular podcasts available through iTunes, with audio content (vs. video) accounting for 80% of this forum.
- Approx. 6 million podcasts were listened to in 2005. An estimated 25 million podcasts will be listened to by 2008; 50 million by 2010.
- Successful business executives are able to dedicate a few minutes to listen to an expert explore an issue of concern to their day-to-day business.
- In a 2006 survey
 - 32% listened to an “increased” or “significantly increased” number of podcasts.
 - 41% listened to podcasts on more than one occasion.
 - 58% responded that business or technology information available in a white paper would be “more interesting” if delivered as a podcast.
 - 55% said they would be more likely to consume material as a podcast than in a traditional white paper format.

Why Podcast?

- **Achieve “trusted advisor” status and become a knowledge center/subject matter reference for your clients and prospects**
- **Establish perception of subject matter expertise in industry**
- **Establish a “top of mind” consistent brand with your target market and audience and extend that brand**
- **Put a personal touch and voice to your business**
- **Increase loyalty and trust from podcast listeners and subscribers**
- **Simple and inexpensive to produce and distribute, they provide value while promoting your company’s brand and domain expertise**
- **Can be used as part of a company’s press initiatives because they condense a topic of interest into a short, understandable segment**
- **Enables listener to perform other tasks while being enlightened**

Keys to Successful Podcasting

- **Know your audience/target market**
- **Create the message to be delivered and a plan for delivering that message in a clear, concise and engaging manner:**
 - **Presentation by the expert (monologue)**
 - **Q&A**
 - **Panel discussion**
- **Edit a show appropriately for both content, quality and length (less than 7 minutes).**
- **Focus on a single issue – that supports your overall marketing strategy, explored from a high level by a subject expert.**
- **Use a microsite - Offer follow up call to action – conversation, white paper, presentation, “free” giveaway, etc.**
- **Ensure good quality audio by using proper recording hardware and software.**

Keys to Successful Podcasting

- **Ensure that the RSS feed for the podcast is valid and in compliance with the 2.0 standard.**
- **Have the proper Web server technology that can handle delivering the content quickly and be able to handle the server bandwidth issues.**
- **Have an experienced podcasting consultant coordinate, record and oversee the entire process to ensure success the first time.**
- **Use in conjunction with other marketing initiatives**
 - Direct mail
 - Interactive newsletters
 - Website
 - Blogs
 - Advertising
- **Delivering quality content = willingness to listen to future podcasts.**

Return on Investment

- **Valuable content creates fodder for viral marketing – long-term effects across industry**
- **Microsite – tracks who listens to podcast, provides a list of people with whom you can follow up**
- **Call to action/tracing allows you to track listeners**
- **Integrate with other marketing messages – Web site, newsletter, direct mail, advertisements, etc. - creates a more powerful message**

Who is Podcasting?

- **B2C:**
 - **Media outlets and newspapers**
 - **Food companies**
 - **Technology companies**
 - **Financial services companies**
 - **Beverage companies**
 - **You name it, they have a podcast**

- **B2B:**
 - **MBA**
 - **IBM**
 - **Microsoft**
 - **Martopia**
 - **Texell**
 - **FIS**

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One-to-One Customized Marketing

Robert Nilsson

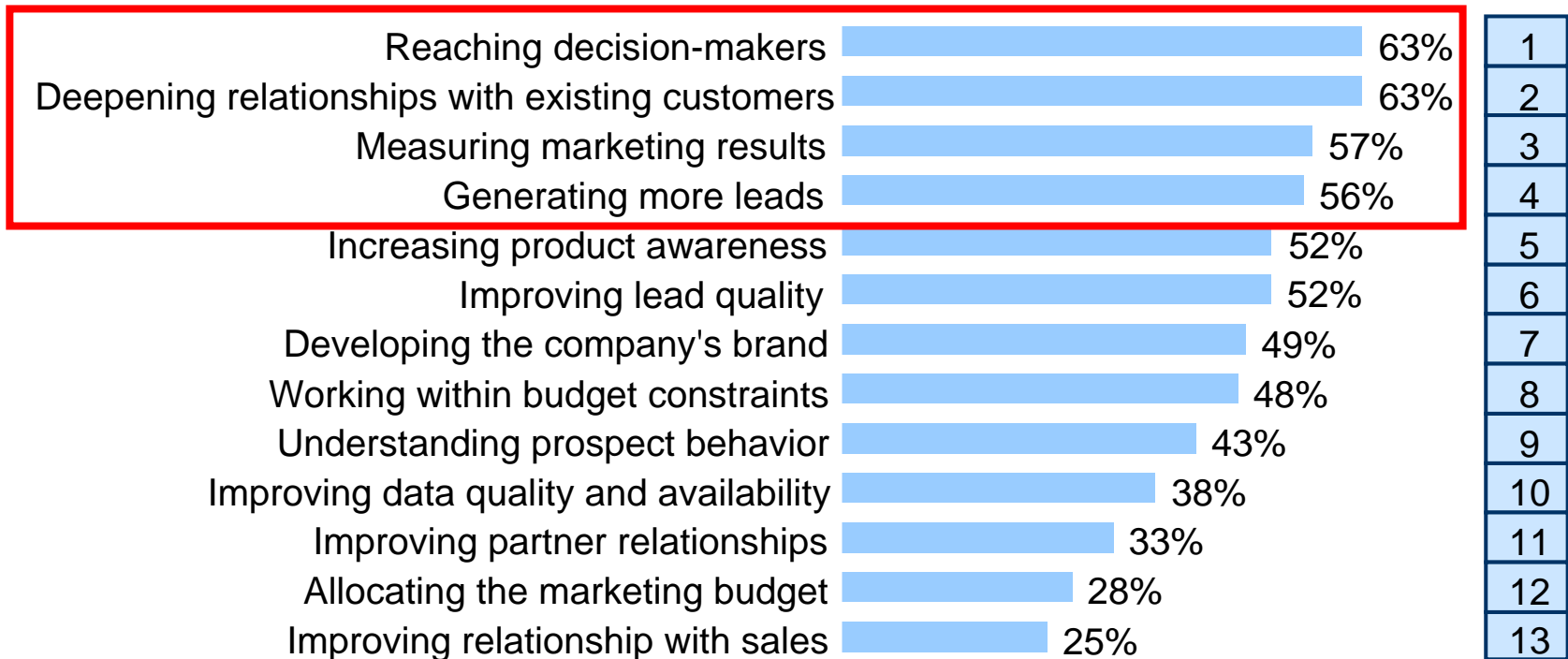
**Vice President of Marketing &
Business Development**



eLynx

Reaching Decision-Makers is the No. 1 Challenge

What are your top marketing challenges?

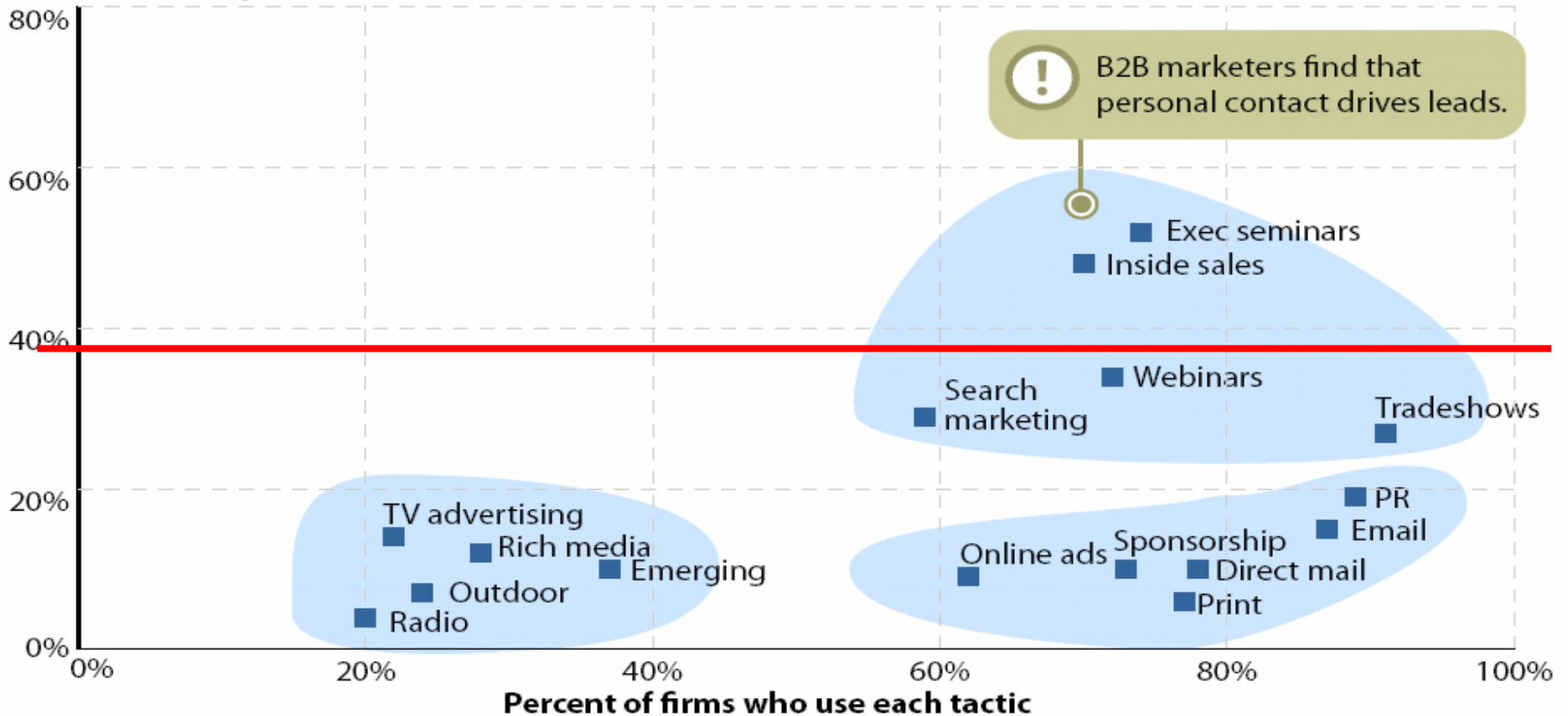


Base: 126 B2B marketing executives

Source: Forrester/*BtoB Magazine* B2B Marketing Effectiveness Survey

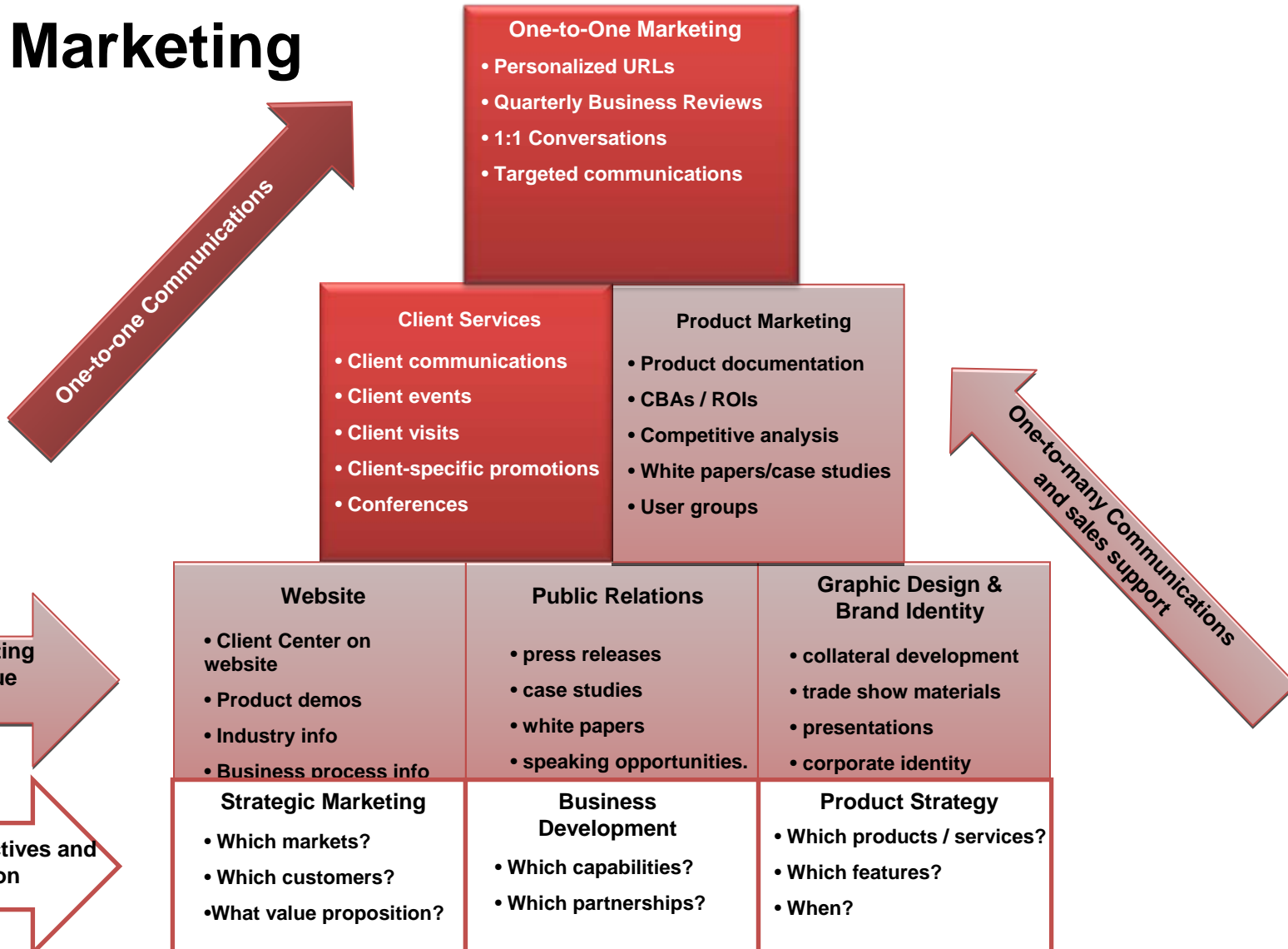
For Lead Gen: Personal Contact Tactics Win

Percent who say that tactic is effective

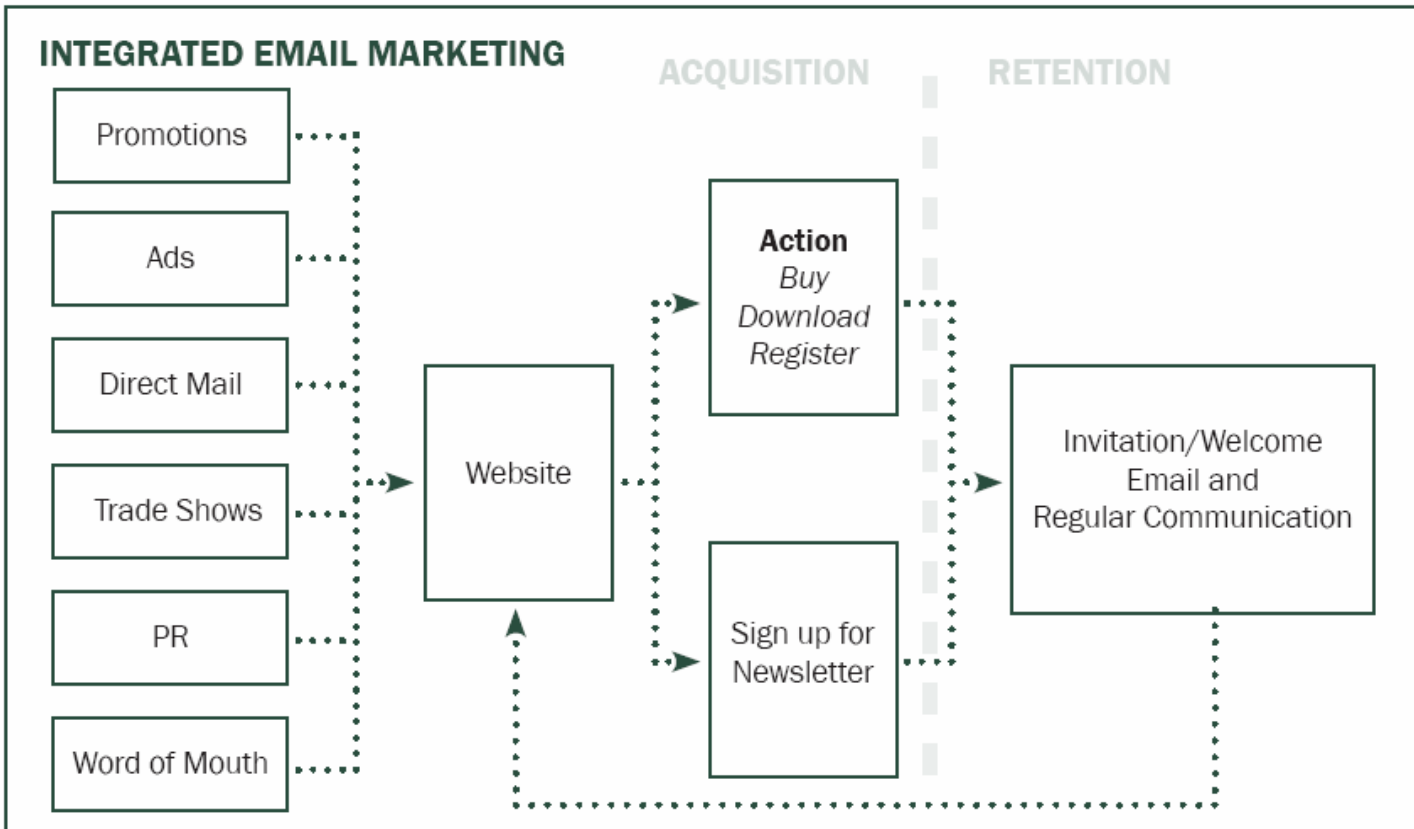


Source: Forrester Research. July 2006, Trends “The State of B2B Marketing 2006”

1:1 B2B Marketing



Email Marketing = The use of email to deliver permission-based communications to build relationships, increase sales, and improve customer retention.



**Information on this slide was published by Bronto Software in a white paper titled "Building an Email Marketing Strategy".*

A Market of One – Personalized URLs (PURLS)

- **According to the DMA**
 - **Nearly 33% of people respond to direct mail by going online - yet the direct mail industry has lagged behind these preferences.**
 - **This translates into a window of opportunity for firms that can quickly deploy Personalized URLs (PURLS), capitalizing on this preference.**
 - **Campaigns that employ Personalized URLs are reporting a 20 to 30% increase in response rates.**

Personalization Technology

- **Software that creates a unique personalized web site URL, such as www.domain.com/john.smith, and is included in the printed or electronic communications.**
- **PURL technology offers an effective call to action while providing an interactive response element to each visitor.**
- **PURLS include real-time tracking to monitor your campaign's progress as customers enter their personalized pages and supply you with valuable feedback.**

New Media Opportunities In Business-to-Consumer Marketing

**Rick Grant
CEO**

Texell Interactive Media

New Media Tools Actively Deployed in the B-to-C Arena

- **Blogs**
- **Podcasts**
- **Video Blogs**
- **Webinars**
- **Social Networking**
- **Second Life**

Uses in Mortgage Lending

- **Loan Origination**
- **Customer Retention**
- **Cross-Sell**
- **Default Management**
- **Brand Development**

The Power of New Media

- **Pull technology differentiates from SPAM**
- **Customer-centric content leads to trust**

Uses in Mortgage Lending

- **Loan Origination.....SPAM, Distrust**
- **Customer Retention.....Distrust**
- **Cross-Sell.....SPAM**
- **Default Management.....Distrust**
- **Brand Development.....SPAM, Distrust**

Customers Want the Message

- **50% of US consumers with Broadband**
- **55% of 12-17 yr-olds using social sites**
- **20 million podcasts available**
- **9.2 million Americans subscribe**
- **Podcast ads reach \$400 million by 2011**
- **YouTube beat networks in Feb. traffic**
- **CBS CEO: No such thing as old or new**

Capitalizing on New Media

- **Be real**
- **Be everywhere**
- **Don't lie**
- **Talk back**
- **Always engage**
- **Foster relationships**

Do Not Ignore Downside Risk

- **Advertising/PR is just business**
- **New/Social Media is personal**
- **Consumers take this personally**