

AT A GLANCE



Customer Name

Family Credit Management
familycredit.org

Industry

Financial Services
Non-Profit

Location

Chicago, IL (Headquarters)
Rockford, IL (Counseling Center)

Founded

1996

Company Size

51-200 employees**CHALLENGE**

- Improve visibility into which AdWords ads are driving enrollments and signups
- Lower AdWords cost per enrollment
- Increase AdWords-driven enrollments
- Decrease signup-to-enrollment ratio such that signups are more likely to enroll

**Family Credit Drives 270% Increase in Enrollments with Outleads**

Since its founding over 20 years ago, Chicago-based Family Credit Management has been helping consumers manage their debt. The organization offers a variety of services ranging from education to a debt management program. A non-profit organization, Family Credit takes pride in helping countless Americans all over the nation through its complimentary programs.

Today, Family Credit is one of the nation's largest consumer credit counseling agencies and is certified in 46 states to counsel on issues ranging from financial assessment to housing.

A Marketing Challenge

As with any organization operating in the 21st century, Family Credit leverages online advertising to spread the word about its programs and services. For Family Credit, online advertising proved particularly challenging for two reasons.

First, the organization's services fall under credit counseling – a relatively obscure category, at least when it comes to online searching. Consumers search for counseling far less than services like credit consolidation. For instance, Google AdWords' search estimates show that consumers are five times more likely to search for "debt consolidation" than "credit counseling", the latter term being by far the most popular help-related search term in the counseling category.

Even among consumers seeking advice, the expectation is a paid service from a specialized corporation or law firm, not a free counseling session from a non-profit agency. Accordingly, some

SOLUTIONS

- Outleads Form Tracking
- Outleads CRM Onboarding

BENEFITS

- 2.7x increase in enrollments
- 2.1x increase in pre-enrollment signups
- 15% decrease in AdWords spend

Unlike an e-commerce store that tracks the prospect adding a product to the cart, initiating checkout, entering a shipping address, selecting a shipping method, and so forth, beyond the form signup, AdWords had zero visibility into the customer's activities. It meant that **AdWords is optimizing for clicks that lead to form submissions, not clicks that lead to offline conversions.**

of Family Credit's most successful campaigns are clearly aiming to reach unaware consumers by targeting keywords like "debt consolidation loans" and "credit card debt".

The second challenge relates to Family Credit's organization status. As a non-profit offering complimentary services, the organization does not have the same clout as a for-profit corporation. For Family Credit, a dollar spent on online advertising is a dollar not spent on hiring a credit counselor that can help a consumer overwhelmed with debt. While investing in online advertising is indeed key to reaching consumers and demonstrating an impact – necessary to attract further donations – for Family Credit in particular, budget optimization is key.

AdWords Woes

When Family Credit first approached Outleads, the marketing team had limited visibility into online ad performance. Their legacy setup tracked website signups – mere requests for more information – and pushed them into AdWords as online "conversions".

This created a multitude of issues. Initially, the marketing team had no visibility into individual submissions. Unlike an e-commerce store that could easily see product purchases and revenues from visits that originate in clicks on specific ads and keywords, the marketing team could not distinguish high-quality submissions from ones that were quickly disqualified.

In the case of Family Credit, AdWords was blind to the entire sales funnel. Unlike an e-commerce store that tracks the prospect moving down the funnel – with actions like adding a product to the cart, initiating checkout, entering a shipping address, selecting a shipping method, and so forth – beyond the form signup, AdWords had zero visibility into the customer's activities.

For Family Credit's sales team, the form signup was just the beginning of a sales process where a customer is contacted, evaluated, offered several options and eventually may be enrolled in a program. This progression parallels the one experienced by the e-commerce store; yet unlike the e-commerce store, because these touchpoints were offline, they were not on AdWords' radar.

This has a major impact on online advertising effectiveness. Most importantly, it means that AdWords is optimizing for clicks that lead to form submissions, not clicks that lead to offline conversions. While there is undoubtedly overlap, the relationship is far from perfect. It's akin to an e-commerce store optimizing for clicks that lead to a filled shopping cart. That might be more desirable than mere clicks, but given the sophistication of online advertising technology, everyone would agree that it is substandard at best.

Further, because none of the offline activity was tracked in Google Analytics and AdWords, there was no way for Family Credit to segment leads for analytics and retargeting. Thus, Family Credit could not answer fundamental queries like, "how long do enrollees spend on our website compared to non-enrollees?" or "do enrollees return to our website after the initial signup?"

Similarly, Family Credit could not reach – with online advertising – consumers that it deemed as highly-qualified but that had not yet signed up. In the e-commerce world, these would be analogous to the visitors that aborted just prior to clicking the "Confirm Order" button: a high-intent audience that's proven to be particularly responsive to well-targeted advertising.

“One of the more important insights we were able to pick up from GA after using Outleads was how few of our overall keywords actually have a large percentage of our eventual client enrollments. We were able to tell how many of our eventual enrollments we obtained at a good price. Sometimes this varied a great deal from their initial conversion price, so this information was invaluable.”

Sarabeth O'Neil
Director of Corporate Development
Family Credit Management

ABOUT OUTLEADS

Outleads, a Microsoft Ventures accelerator company, enables to advertise online based on offline activity. Our patented technology pushes data from CRMs, contact centers (e.g. phone and chat), marketing automation, e-mail marketing, and similar software to Google Analytics so advertisers can leverage it in AdWords. Founded in 2013, Outleads is the official Adobe Analytics and Google Analytics & AdWords connector for Genesys, the world's largest provider of contact center software.

Setting Up For Success

Outleads recommended its form submission tracking and CRM data onboarding functionality. The form submission tracking pulls visitor-level data about each form submission from Google Analytics. Family Credit opted for visitor source information, including the medium, keyword searched, campaign, ad group, and ad clicked.

Family Credit also implemented Outleads' CRM data onboarding technology. This allowed Family Credit to populate Google Analytics with CRM data about leads' progress. Family Credit decided to start by onboarding enrollment data. These were sent to Google Analytics as events tied to the web session that triggered an initial signup. Using goals, Family Credit set the events to automatically export to AdWords as offline conversions.

Per Sarabeth O'Neil, Director of Corporate Development at Family Credit, “the onboarding process was very straightforward and simple. Outleads did a great job leading us through everything. During the initial ‘breaking in’ period, I would frequently send emails with questions and was pleasantly surprised at how helpful and prompt the response always was.”

Exceeding Expectations

Six months following implementation, Family Credit noticed major improvements that continued to accelerate. Within nine months, Family Credit saw:

- 2.7x increase in enrollments
- 2.1x increase in pre-enrollment signups

The lower increase in signups relative to enrollments is particularly noteworthy as it indicates that more of the leads were converting, implying that signups were higher quality stemming from well-targeted traffic. These results were even more remarkable given that Family Credit actually lowered its AdWords spend by approximately 15% over the same period – a major amount given its 7-figure annual budget.

O'Neil believes that Outleads' technology was the key driver of this substantial growth. “One of the more important insights we were able to pick up from GA after using Outleads was how few of our overall keywords actually have a large percentage of our eventual client enrollments. We were able to allot more advertising budget to those specific keywords and increase our online conversion rates and overall sales.”

The benefits extended to AdWords, as well. “We were definitely able to tell how many of our eventual enrollments we obtained at a good price,” O'Neil says. “Sometimes this varied a great deal from their initial conversion price, so this information was invaluable.”

Encouraged by the results, O'Neil is now onboarding additional data into Google Analytics and AdWords with the purpose of performing more detailed analytics and executing targeted retargeting campaigns. In her words, “we've probably only scratched the surface.”

