

## AmeriCash Loans uses Marketo to cultivate brand trust and grow revenue.

For more than 20 years AmeriCash Loans has been a leader in direct lending services. Recently, the company has transitioned to a focus on customer-centric service and marketing. To support this shift, Paul Mulvihill, Marketing Manager, knew AmeriCash had to invest in creating meaningful, trusted experiences throughout a customer's lifecycle, incorporating customer status, product interest and relevant current events, as well as creating a local connection between digital campaigns and brick-and-mortar locations.

Technology would be core to supporting this more nimble, responsive strategy. AmeriCash Loans moved from a cumbersome email marketing solution to the Marketo Engagement Platform for flexibility and personalization at scale. The move to Marketo has enabled the marketing team to execute on a multichannel strategy with effective email and advertising programs tailored to maximize engagement on such factors as application status and precise geographical location.

The campaigns are yielding impressive results. Email deliverability improved 10 times and open rates rose nearly eight times. Additionally, new email and social media advertising campaigns are driving up loan application volumes, resulting in significant new business at a low cost per conversion.

### Objectives

- Incorporate new branding into all marketing programs to establish AmeriCash's Loans.Net role as a trusted financial services partner.
- Increase the number and velocity of loan application conversions while reducing conversion costs.
- Shift digital marketing focus to the mobile space to better reach target audience.

Time to create/  
launch a new campaign

**2 days vs 6 wks**

Deliverability  
rate

**↑ 10<sup>x</sup>**

ROI for solar  
eclipse campaign

**150<sup>x</sup>**

“Once we create a campaign in Marketo, we can clone it and change elements to create and launch a new campaign in a couple of days compared with 4 to 6 weeks with our previous solution.”



**Paul Mulvihill**  
Vice President and Chief  
Technology Officer/Marketing



## More campaigns, higher sophistication, less effort

Marketo's rich feature set and intuitive user interface are enabling AmeriCash Loans marketers to create more campaigns—with more sophistication—in far less time than with the previous solution. The team is especially enthusiastic about the results they are achieving by combining email and social media advertising to announce events.

One example is a recent grand opening campaign targeting active and inactive customers residing near a new store location. Using Marketo, AmeriCash Loans marketers created active and inactive lists for the location's geography and developed personalized email and advertising copy for each group. After sending the email messages, the team connected to Facebook through Marketo Ad Bridge to deliver ads to those same customers. Results tracking with Marketo showed that Facebook will be a valuable channel for generating loan applications.

“**The ability to target based on location is a big benefit for us. We have 65 locations and further rapid growth on the horizon. With our previous solution, we had to create a separate email message for each store. Marketo's dynamic content lets us create one message with tokens for variables like the store address and telephone number. That eliminates hours and hours of repetitive effort.**”

## Localized, timely campaigns

The team is leveraging the work that went into the grand opening campaign, replicating and adapting it for other local updates, such as changes to store hours and store relocations. For example, a recent communication notified relevant customers that the AmeriCash computer system would be offline for maintenance for a few hours over a weekend during a corporate relocation.

Because it's much easier to create and target campaigns in Marketo, the team has more time to be creative and responsive to current events. For example, with a total solar eclipse just a few days away, the team decided to leverage the news event in a campaign for inactive customers in Illinois, Missouri, South Carolina and Wisconsin. The timely campaign brought in an unprecedented number of applications in just three days—yielding a 150x return on the digital investment. The cost per online application was 0.5% of the amount AmeriCash had typically spent in the past.



## Consistent, trusted brand communications

AmeriCash Loans is also in the midst of a new brand roll-out, with Marketo in place to drive consistency across digital touchpoints. Paul notes that Marketo has made it easy to create a uniform look and feel across all customer interactions and to ensure that campaigns incorporate all aspects of the AmeriCash brand guidelines. Because trust is so critical in the financial services sector, brand consistency is translating into higher engagement levels that in turn help drive revenue. In addition, Marketo helps ensure that campaigns reach customers on their device of choice, which is primarily the mobile phone in the case of AmeriCash Loans customers.



**When people see a consistent, professional look and feel in our email messages and ads, they have confidence that they are dealing with a trusted partner. That, combined with personalization, the ability to fast-track new campaigns, and exceptional support for mobile is helping us attract new customers and bring back customers who have done business with us in the past."**

