

LEARNING GUIDE



DIGITAL MARKETING TOOLKIT

Introduction

Digital marketing is a must for successful businesses of all sizes. From the simple (posting on social media sites) to the more complex (search engine optimization), every business could benefit from using digital tools to effectively market to customers.

This digital marketing toolkit provides an overview of many digital tools and tactics, and provides examples to help make things simpler or easier – whether you’re trying these tools or tactics for the first time, or leveraging a current program or strategy.

TOPICS IN THIS TOOLKIT:

Executing a Marketing Plan	3
Testing Your Marketing	7
Effective Advertising for Your Small Business . .	11
How to Choose and Use a CRM.	15
Building Your Small Business Website.	17
Use Social Media to Drive In-Store Traffic	20
Search Engine Optimization.	22
ADA Compliance Online	24
Mobile First Marketing	27
Getting Started with Email Marketing	30
Turn Online Browsers into Buyers.	33

5 Things to Know When Executing Your Marketing Plan

You've been working hard to establish a marketing plan — identifying goals, milestones, frequency and channels. Now it's time to put that plan into action. At Synchrony, here are the five steps we take to execute a marketing plan.



1 Create a Campaign Strategy Brief.

Always create a campaign strategy brief to reflect exactly what it is you want to do and why. This document will help you identify answers to the following questions:

- Who are you talking to?
- What do they care about?
- What value can I offer them?
- How will it make a difference to them?
- Why should they choose me instead of other options?

A strategy brief should also include measurable goals, how KPIs will be tracked, brand specifications, key messaging points, and a specific call to action. Think of the brief as a central document that you should refer back to every step of the way.

2 Identify Who is Responsible.

Whether it's an employee, agency, or other specialized partner, you need to identify who's in charge of the marketing plan, and the subsequent creation and deployment of all assets. A Synchrony project with an agency always starts with sharing the campaign brief to keep everyone focused on key objectives and aligned with the overall plan.

Understanding who is responsible for this work will allow you to plan ahead, develop a content calendar, make coverage plans if needed, determine who needs to review and approve, and track your goals seamlessly back to your brief. Once you've designated your doer(s), you'll have a better sense of how things will go and how you can plan for future initiatives.

3 Find the Right Tools.

To execute your marketing plan successfully, you need to find the right tools to make the job easier. There's a tool for every task, including organization tools, image tools, social media scheduling tools, automation tools, performance tracking tools, and more. Synchrony's Advertising Center also provides tools and resources to help you create effective (and compliant) marketing and advertising materials.

You've just got to find the ones that work for you. With so many at your fingertips, it's hard to know where to begin. At the outset of a new project, you can begin your research by turning to a trusted friend or colleague in your industry and exploring processes and tools that work for them. Then, use the internet for lists of vetted resources.

Explore tools and resources that are available for free before opting for paid services; you might find those tools serve your marketing strategies best, particularly on a limited budget.

If you're working with a marketing agency, they'll likely have recommendations and preferences from previous experience. Trust those suggestions, but ask thorough questions and weigh the pros and cons of each.

Keep in mind that LinkedIn is a great virtual networking tool that can quickly connect you to others doing similar work. There you can learn from others regarding their marketing successes and challenges and pick up tips and resources without a lot of effort.

Tapping into traditional in-person networking groups like your local Chamber of Commerce is also a great avenue for improving your marketing efforts. These types of organizations offer in-person and online events and meetings that can bring credibility to your brand, help you increase your visibility and acquire new customers and referrals.

4 Stay Focused, But Be Willing to Adapt.

Once you're in a good rhythm and have been following your content calendar for a few months, try out some new imagery or different message ideas. It's important to stay true to your overall goals and messaging, but sometimes the best way to more efficiently build a relationship with your audience is to change things up.

This could be as simple as introducing new images or adding video to your content creation, experimenting with different types of messaging tones, trying a brand new social channel, or leaving one because it's not boosting engagement.

Sometimes unexpected shifts in societal or cultural trends will require you to change something that was working all along. Don't let this discourage you. Adaptability is the name of the game in marketing.

Content that is relevant to current events can:

- Boost engagement
 - Increase SEO
 - Draw in leads and demand
 - Lead to more opportunities for outreach
- SEODesign Chicago¹

Collecting data and measuring your success can take time, but it's an essential part of a successful plan. You can't grow if you don't know how your efforts are performing, who they're reaching and why. Revisiting your campaign strategy brief frequently is essential to ensure that the work being executed aligns with the original plan. It's something we do at Synchrony when running a marketing project.

This also provides an opportunity to share with stakeholders any wins and challenges faced that may require fast action or additional resources or support.

Don't forget to include all of your stakeholders. It's not just employees, partners and investors, but customers too. Consider making a stakeholder map to easily identify whose input you want to consider when making strategic marketing and business decisions. You can easily solicit customer input online (Facebook, email, surveys, etc.) or at the register in-store ("What would you like to see on our Instagram?"). Their feedback can be your guidepost when you're uncertain of what your audience wants to see.

75%

of marketers use their reports to show how campaigns are directly impacting revenue.

— HubSpot, State of Marketing, 2022²

5 Refine and Keep Going.

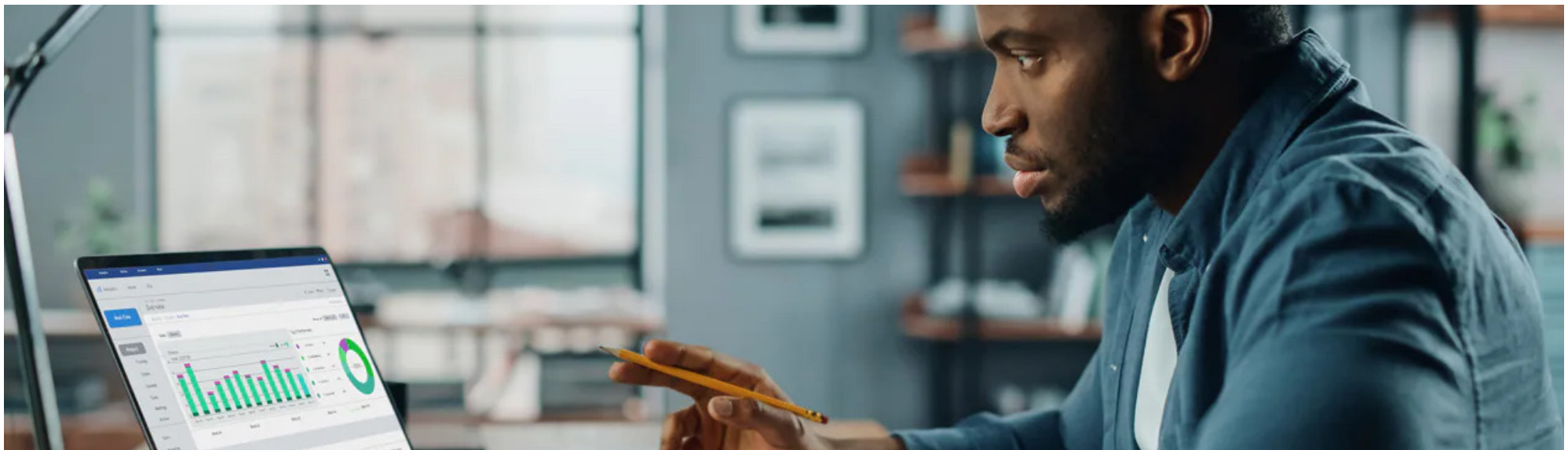
Marketing never ends, but marketing done well can be one of your greatest long-term assets. For some businesses, running the same strategy with new creative every six months will yield results while others will need to incorporate seasonal campaigns and goals. Frequently reviewing and assessing your campaign strategy is something we practice at Synchrony, and it goes a long way toward setting us up for success.

The more you use this approach, the more comfortable you'll get with the process. Also remember to keep an eye on research regarding industry trends. There's always something to learn from others like you. Every business will have their own spin on a specific tactic, but the key lies in intentionally measuring and optimizing your strategy.

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— Visual Objects 2020³



¹ [Should I Create Timely Content](#) (SEO Design Chicago)

² [Not Another State of Marketing Report 2020](#) (HubSpot)

³ [2020 Small Business Marketing Statistics](#) (Visual Objects)

5 Things to Know About Testing Your Marketing

Now that a marketing plan has been created (see [5 Small Business Website Must-Haves](#), [Executing the Marketing Plan](#), and [What's My Value Proposition?](#) for ways to get started), what's next? Testing. If you've never tried testing your marketing efforts on your audience to see what really works, now's the time. Find out which marketing initiatives are hitting the mark, which ones are falling short, and which ones can be improved (and how).



1 Start with Marketing & Sales Enablement Best Practices.

To test your marketing, first your website and all marketing must be set up to allow you to see and interpret data. Your website should be SEO-optimized, your social media should be linked and kept up to date and your email and SMS customer service communications should be operating.

Both in-person and virtual customer service employees should have training or materials to help them explain the company's value proposition to customers – materials that match the content and tone of your website. Starting with a consistent message across your website, sales scripts, social media, and other channels will give you a good baseline of data to compare against tests you conduct.

Types of data can include:

1. Click-through rate and time-on-page data on your website.
2. Drop-off rates on pages to indicate where shoppers abandon carts.
3. Conversion rates from phone calls or in-store shoppers.
4. Whether online users are coming from desktop or mobile.
5. How many steps it takes for a customer to make a purchase or how many times they return.
6. Audience demographics from social media followers.
7. Successfully completed contact forms.
8. Open and click-through rates from emails or SMS messages.

2 Know your Testing Goals.

It's easier to test the effectiveness of each element of your marketing plan if you know your goals and can easily show whether you're making progress in targeting the right customers in the right way.

Examples of goals include: increasing online sales with existing customers, nurturing your top 50-100 customers with relevant thought leadership, or reducing abandoned shopping carts.

Your goals should be simple, worked into your marketing plan, and focused for a set amount of time to allow for you to confirm your tests properly.

49%

of major purchase shoppers said the pandemic made them more likely to use financing options to make their purchase.

— 8th Major Purchase Study,¹ Synchrony, Sept 2021

3 Begin with A/B Testing.

As one of several types of testing, A/B testing simply looks at one element directly against another.² If you were concerned about a low open rate for an offer email, you could write two subject lines, sending half to each audience. As long as you keep every other element exactly the same (send time, email content, images, links, etc.), you should be looking for a difference in open rate and know it was likely due to the email's subject line. If the subject line containing "20% off" performed better, you can consider it your new "champion."

Once you have a new "champion," continue to test it against new "challengers," in addition to running similar or identical tests several times to confirm your data. Testing doesn't have to be only constrained to your marketing communications; it can also include testing out new features on your website, like a streamlined checkout process only rolled out to a segment of users. Or, it can be a way to test whether one social media platform is driving more ready-to-buy traffic than another. Place identical offers on two platforms, and track whether more website or foot traffic comes from one or the other.

Be sure to test content: not just the actual words, but the images, colors, and overall design. Every aspect of your marketing can be tested, including your brand identity and your value proposition.

4 Test to Learn About Your Customers.

You know your existing customers, but you might be able to learn more about them, and determine what makes an ideal customer for your business. Testing can help you dig into your known customers and unknown prospects, both demographic (age, location) and [behavioral \(preferences, values, pain points\)](#).

Once you establish audience profiles, you can identify unique behaviors to help you test and understand behavior from the start of the purchase process to the end. Behaviors include where people are clicking, what questions they're asking, and where they abandon your website. All are trackable and testable if you change one element at a time. Multivariate testing and content testing³ can be used to split off more complex tests if you have distinct audiences or a large following you want to segment.

Fill in the blanks with surveys you send out periodically to your most loyal customers (with a reward) to help facilitate a line of direct communication and answer questions that come up when you're testing elements of your website or marketing.

5 Try Testing New “Champions” All the Time.

Don't just test to test. Implement a test, learn, and implement a change. But don't stop there. An effective testing strategy is one that's always a part of your marketing plan. Make it part of your annual or quarterly goals and adjust on a set schedule based on your progress toward those goals.

In addition to conducting tests along the entire purchase path, consider custom content for each audience or investing in a CMS or CRM to help automate testing and deploy more complex strategies over time.



1 8th Major Purchase Journey Study, Synchrony Bank, August 2021

2 Thompson, Nathan. (2020, October 2). [11 Delightfully Simple A/B Testing Best Practices You Can Use Now!](#) OptinMonster.

3 Malone, Ryan. (2020, February 11). [6 Inbound Marketing Testing Methods You Should Be Utilizing.](#) SmartBug.

5 Things to Know About Effective Advertising for Your Small Business

Advertising can drive traffic, sales, and awareness to your business and help convince people to consider and choose you when making a purchase. Before you start advertising, here are five things to know to help you be more successful.

1 Advertising 101.

Let's start with the basics. Advertising is a tool that can help you promote your goods and services, drive sales, and is part of your larger marketing plan. Because today's consumers are essentially bombarded with messaging throughout their daily lives, the ability to promote your products or services in multiple ways on multiple platforms can help your small business be competitive in a crowded landscape.



2 Find the Right Platforms.

There are myriad ways to advertise your small business, ranging from free to very expensive. Many small businesses don't have the budget to invest in traditional television or even national media print ads, but that doesn't mean your advertising won't be effective. Here are a few methods to consider:

- **Business cards:** these cost relatively little to print and are easily portable. Hand them out to friends and family, while networking with other business owners, and at local events to spread the word about your business.
- **Local listing services:** online directories like [Google Business](#) allow you to create a free business profile, so your company shows up in maps, searches, and more.
- **Reviews:** follow up with customers and ask them to leave a positive review on social media, Google, or a review aggregator like Yelp.
- **Direct mail:** using low-cost printed postcards or flyers, target your local community with special offers, announcements, or sales events.
- **Pay-per-click (PPC) ads:** these are ads that appear in search engine results or as display banners on sites across the web. They are relatively low-cost, and you only pay when someone clicks your ad, helping your ad dollars to go further. Google Ads is the most prevalent PPC platform, but you can also work with Amazon, Microsoft Advertising, and more.

- **Social media:** platforms like Facebook, Instagram, TikTok, Twitter, and LinkedIn offer various tools and templates to reach your audience. In fact, Facebook offers [eight different ad types to](#) choose from.

- **YouTube:** 74% of U.S. adults used it in 2020,¹ and it's considered the world's most popular video-sharing platform. Creating video content can add to your costs considerably, so this could be a more expensive way to advertise.

3 Set Goals.

No matter how you choose to advertise your small business, Synchrony experts recommend you establish benchmarks and goals as part of the planning process to help measure the value of your campaigns. Selecting a specific goal allows you to focus on the effectiveness of the ad and can help you test new ads in the future. For example, if you set a goal to bring 20 new customers into your store, you can try different ad channels, messages, and offers to get to that goal. Upon meeting your goal, you can set a new one and employ the successful advertising strategy at a larger scale or with a different audience.

4 Create Compelling Ads.

Once you've set your goal, you can use it to build the messaging that you will use in your ad. Is your goal to drive traffic into your store, boost online sales, or increase downloads on your website? Craft a message using text (called copy) that encourages that specific behavior. When writing persuasive copy, here are some things to keep in mind:

- Your product or service meets a customer need or solves a pain point — make it clear what that is and include all relevant details and benefits (e.g., “15% off!” instead of “big sale!”).
- People are emotional beings; appealing to those emotions — through humor, fear, hope, etc. — can help you get their attention.
- Fear of missing out is a powerful emotion in advertising; you can leverage it with limited-time offers, countdowns, limited quantities, and more.

Be sure to include a brief [call to action](#) that creates a sense of urgency:

- Get started today
- Buy now
- Last chance: 15% off
- Shop these deals today

How you deliver your message is just as crucial as the message itself because, as noted earlier, consumers see a lot of ads. As much as possible, you want your ad to cut through the noise and get people's attention — or stop the scroll on social media.

One way to accomplish this is with engaging imagery or video. Not everyone has the time or budget to book a photoshoot for their campaigns. However, you can still source a variety of images, videos, illustrations, and animations [using a stock photo service like Shutterstock, Freepik, or Unsplash](#).



5 Put it All Together and Test to See What's Working.

When you've crafted a message and sourced your visuals, putting your ad together is the final step before getting to your audience. There are many tools and resources available for you (or an employee) to build your own. Canva and Photoshop are two popular options for designing static image ads, although [Canva is more beginner-friendly](#).

With a completed design, you can drop your creative into the digital tools provided with the purchase of social media or pay-per-click ads, or take it to your local print shop to make flyers, direct mail pieces, and more. Sometimes you might need a little more guidance, especially if your ad includes promotional financing offers.

As a Synchrony-enrolled merchant, you can create compelling, compliant digital and print ads with the help of [Advertising Center](#). There, you'll find guidelines and best practices on headlines, subheadlines, and disclosures, as well as toolkits like Ad Wizard to make ad creation easier. Synchrony can even have a team of marketing and legal experts review your finished ad that includes Synchrony financing to help make it compliant and as effective as possible. When you're ready, upload your ad to digital platforms, send your email, or get ready to print.

Testing your ads, and using your findings to create even more effective ads, can help you meet or exceed the goals you set for your campaigns — and your business. Many digital ad platforms like Facebook, LinkedIn, and email service providers give you the ability to A/B test variables like the creative, the audience, or the placement of the ad so you can see what performs best and what to change for next time. You can do this yourself on a smaller scale as well. For example, if you want to advertise an in-store promotion using direct mail, try testing two different images, headlines, or even the offer language, sending one version of each to half of your audience.

Whichever version drives more traffic to your store will tell you which image, headline, or offer language your audience prefers. When A/B testing your ads, it's imperative to test only one variable at a time so you can get the most accurate, helpful information to use in your next campaign.

¹ Mitchell, Amy & Shearer, Elisa. (2021, January 12). [News Use Across Social Media Platforms in 2020](#). Pew Research Center.

Doing Business Virtually: How To Choose and Use a CRM



Customer relationship management (CRM) software was originally created to build customer relationships and help communicate with new and existing customers. Now, CRM software has evolved; it could help integrate all your customer data, from all sources, in one place. From customer phone calls to service history to email engagement and accounting data, you could get a 360-degree view of each customer, in a single system. This can help you identify your best customers and help drive increased sales across your entire customer base.

Here are some tips from Synchrony:

Start With Your Challenges.

What business problems are you trying to solve? Typically, the biggest challenge is how to pull your data together in one place. This is called integration. You could automatically bring together information from your accounting software (i.e., QuickBooks), email (i.e., Outlook) and spreadsheets (i.e., Excel). There are many possibilities. Solving this problem could help you improve customer communication, lead generation, store and website traffic, and conversion.

How To Choose and Use a CRM.

Before you start researching tools, make a list of the features and functionality you want so you can avoid paying for features you don't need. Think about how you will use your CRM tool. These are some common features:

- **Sales, marketing and lead generation:** There are many ways you could find new customers. You could automatically generate leads from social media, website visitors, newsletter sign-ups and more. Your tool could follow your prospects through the entire sales process and send pre-created emails or text (SMS) messages. Many CRM tools also allow you to create and store sales quotes and track invoices.
- **Selling online (e-commerce):** Some CRM software has built-in e-commerce functionality, while others allow for easy integration with your current website.

- **Reporting:** Most CRM software includes reporting functionality. Make sure the CRM tool is compatible with other tools you use and can import/export files to Excel or QuickBooks, for example.

Choose the Right CRM Tool.

Once you determine which features are important to you, research and consider CRM tools. Most CRM tools are sold online, so you can easily gather information to help you find the right tool for your business. Here are six questions to keep in mind when selecting your CRM tool:

1. Is the tool for small business?
2. How difficult is the implementation process and how much support is included?
3. How easy is it to use? Can I train my employees to use it?
4. Can it easily integrate with the business software/solutions I already use?
5. What is the up-front cost of the software? What is the monthly cost?
6. What security features are available?

Once you narrow down your choices, many CRM vendors offer a free trial so you can “try before you buy.” And CRM tools for small business can be very affordable. In fact, many vendors offer plans for \$25 or less per month.

5 Steps for Building Your Small Business Website

A website is an essential part of any business marketing plan — and it can help expand your reach, customer base, and provide opportunities for generating revenue. Your website not only provides information about your business, products, and services, it can also be a great place to tell your customers that you have financing available.



According to a 2021 Synchrony survey, 87% of all major purchase shoppers who researched financing online used the retailer's website.¹ In fact, 25% of shoppers are completing their journey without ever entering a store, up from 16% in 2019.¹

Having a website is a key marketing and sales tool. But, having a great website could help you be even more successful. Here are five steps to take to build and optimize a small business website.



1 Determine How You'll Use Your Website.

A simple, well-organized website can be incredibly effective for a small business. First, decide the role your website will play in your business. It could be strictly informational, or you could use it to sell your products and services. It could stand alone, or it could integrate into other systems, like your POS.

Once you've decided what you want your website to do, then decide what success looks like. This could include tracking how many visitors you get, or how much revenue the site generates.

2 Choose Your Tools & Build Your Website.

Now it's time to create your website. In the past, you may have had to hire a web designer and a developer, and spend considerable money on a website. Fortunately, now you can create your own website in as little as a few hours, at minimal cost. And you don't need a lot of computer skills to make a site that could work for your business.

For a simple site, consider a website building tool, such as Wix, GoDaddy, or Square.² These products make it very easy for you to add your messages, images, and organize the site. Once you've mapped out your site, then you can load product descriptions, images, and other information.

3 Make a Plan & Create Your Site.

After you've built and launched your website, you may want to add on tools to help with promoting your website, managing your customer relationships, and adding more robust cart features, including financing. Here are some ideas to get you started:

- Integrate your social media channels using plug-ins or the template provided on your website builder.
- Add a blog to your website using a content management system add-on or as part of your website builder.
- Integrate your CRM software to help you track your customer data and market to your customers.
- If you'd like to sell via your website, add in an eCommerce platform for online sales, if you don't have that functionality already available.
- Consider financing extensions for eCommerce so your consumers can apply and buy online using revolving credit and installment loans.
- Google Analytics offers a platform for free insights on your website's performance and connects to other free products to help you test different updates.

4 Keep it Fresh.

A website is a living, breathing tool. Think of your website as a way to have an ongoing conversation between your business and your customers and prospects.

Keeping your website up-to-date and fresh doesn't have to be complicated. This can be as simple as adding new products and deleting products no longer available. A quick way to refresh your site is by changing the messaging on your homepage. Add news about sales and new products to keep customers engaged.

5 Analyze & Optimize.

It's important to track the performance of your website using the goals and metrics you chose before you launched your website. Measurements like number of website visitors and website revenue can show you if you are going in the right direction.

If you aren't satisfied, you can make changes to your website to see if performance improves. You could change the image on your homepage to better represent your business or add more information to your product description. Only test one thing at a time to get a clear result. Even a few hours a month spent updating, testing, and refining your website can pay off with a more engaged and loyal customer base.

¹ 8th Major Purchase Journey Study, August 2021, SynchronyGo back

² Minor, Jordan & Wilson, Jeffrey L. (2022, Feb. 1). [The Best Website Builders for 2022](#). PCMag.com.

Using Social Media to Drive In-Store Traffic

There's no denying that today's consumers live online. According to 2021 research, 69% of Americans use Facebook, and a whopping 81% use YouTube.* If you're looking to increase traffic to your website, as well as to your brick-and-mortar store, you'll need to know the basics of how to put social media to work for you.



*<https://www.pewresearch.org/internet/2021/04/07/social-media-use-in-2021/>

As a small business owner, you first need to understand what is being said about your business online. Then use social media to steer the the conversation and give shoppers a reason to make the trip into your store. Here are five things to know about how to drive in-store traffic with social media:

1 **Maintaining your Social Presence Takes Work.**

In order to drive traffic to your real-world store, you first need to have a presence on sites like Facebook, Instagram, Pinterest, YouTube, and LinkedIn (for business customers). But being on those sites is just the beginning. You can't "set it and forget it." Your presence on social media will start and continue a conversation with many of your customers. Online content looks old very quickly. Aim to post fresh content at least every two weeks. Give your prospects and customers what they want and they will keep coming back for more.

And you need to be aware of what people are saying—what they need and want, what they love, what makes them mad. It goes without saying you need to respond quickly to complaints and requests. Be sure to monitor your social presence several times a day. An associate at your store could take on this duty during slack times.

2 **Cross-Promotions are Key.**

You can't drive online shoppers to your physical store if you don't promote it via social. The good news: there are many opportunities for cross-promotion. Use your social presence to tout in-store events to drive excitement—things like special sales, the arrival of fresh merchandise or parties. Offering exclusivity can be especially attractive. Limited-time deals available only in-store will go far toward generating foot traffic. If you sell online, be sure to offer the option to "buy online, pick up in store"—it is practically a given these days.

3 **Targeted Ads Attract Local Shoppers.**

You can buy online ads that target local shoppers. Google Ads (formerly known as Google Adwords) is a great choice, and you can also advertise on Facebook and Instagram. Your provider will offer resources that show you how to set these up.

Be thoughtful in the way you set up your location parameters to attract consumers who live or work nearby. Your goal is to cast a geographic net that ensures people who see your ad can and will come into your store.

4 **Social is the Place to Show Off Your Strengths.**

Use your social presence to demonstrate your services or products and create in-store offers to entice people to learn more in person. You can set up an in-store event on Facebook, for example, and then use Facebook Event Responses to proactively increase in-person visits. How it works: Users get a notification when you invite them to your event. Once they reply, their positive RSVP shows up in their friends' newsfeeds—the cycle repeats and results in a snowball effect of responses and interest.

5 **Don't Overlook Online Local-Business Listings.**

The Yellow Pages have been updated for the social media age. You can submit your listing for free on sites like Google+ Local, Yelp and the Real Yellow Pages. These listings will help you drive local audience awareness and can hike your local-search rankings—both are a good thing for driving traffic to your store.

Most businesses sell online today. Social media, when fully leveraged, is a great tool for encouraging more customers to come in to your physical store locations.

5 Things to Know About Search Engine Optimization (SEO)

Search engine optimization (SEO) should be part of your small business digital marketing strategy. After all, your customers and prospects spend most of their lives online. You need to make your site more likely to pop up in the search results of the search engines you choose (Google, Yahoo!, etc.).



1 It's About Capturing Attention.

SEO helps to build online awareness of your brand. SEO is the process of generating traffic to your site from the free, natural search results on search engines like Google and Yahoo!. Search engines are the entry point to the internet and search data provides invaluable clues about your customer or prospect's intent. Someone searching for "financing for refrigerator purchase" is likely ready to buy.

2 SEO is Natural, Not Paid, Search.

SEO is different from search engine marketing (SEM) or paid search. SEM is the process of gaining website traffic by purchasing ads on search engines. SEO is the process of optimizing your brand's web presence using both on- and off-page practices to ensure placement and ranking on search engines. Most small business owners do their own SEO.

3 Keywords are Key.

Keywords are the ideas and topics that define what your content is about. These are the words and phrases that searchers enter into search engines. For example, someone redecorating their home might search for a term like "choose a paint color" or "buy living room furniture."

With SEO, your main job is to boil down your web content to a few simple words and phrases. Those are your primary keywords. Then, you mark your keywords with HTML tags on your site to increase the likelihood they will be picked up in browsers' search results. You can easily learn how to do this online. Just search "how to mark keywords with HTML tags." It is crucial your keywords match what people are searching for.

4 Managing Your Keywords Takes Work.

It takes ongoing work to select and manage your keywords, but this work pays off. Use single word or multi-word phrases but not a complete sentence. Make sure to align your keyword with a call to action that makes sense for generating leads. An example: "Store credit card."

Being ranked number one for a non-relevant or rarely searched term is much less useful than a number 10 ranking for the right keyword. Make sure your URLs also contain keywords. And use title tags that describe the content on each of your web pages that accurately reflect the content on the page and coordinate with keywords. You can learn to do all these things with a simple online search.

5 Go for Readability.

A truth of SEO: If your content is clear and easy to read, you are going to appear in more searches. Use heading, bold text and bullets to make your content quick to scan and simple to digest. Make sentences short and concise. Include off-page external links where appropriate to build credibility. The more external links your page contains, the higher its ranking will be in natural search.

Bottom line: SEO is about ensuring your brand and solutions are easily accessible to search engines, and that your online campaigns are finely tuned to pop up in as many search results as possible. This could translate into more customers and more sales.

5 Things to Know About ADA Compliance Online

Just as you would with your brick-and-mortar location, building and maintaining an ADA-compliant website is not only the right thing to do, it's a mandatory requirement of doing business. Here are Synchrony's answers to five questions you might have about ADA compliance online, including how it can help you increase your audience and build your small business.



What is the ADA, and are Small Businesses Required to Comply?

The Americans with Disabilities Act, or the ADA, is federal civil rights legislation that became law in 1990 and prohibits discrimination against those with disabilities. The ADA ensures equal opportunities in public accommodations, employment, transportation, state and local government services, and telecommunications for individuals with disabilities.¹ Businesses — regardless of size — providing products or services to the public fall under Title III of the ADA and are required to make “reasonable modifications” to accommodate customers with disabilities. Synchrony has long been committed to implementing applicable accessibility standards and providing an accessible digital experience to our customers and the public, regardless of disability status. For small businesses, however, it can be a challenge to find the resources necessary to become compliant. To help offset costs associated with ADA compliance, there may be tax write-offs and credits available for small businesses.²

We Have Wheelchair Ramps and Accessible Parking. What Do Standards for Accessible Design Have to Do With My Website?

Since the ADA was passed in 1990, long before most people and businesses were concerned with websites, there are no specific mandates about what makes a website accessible. However, there have been an increasing number of lawsuits where plaintiffs alleged that websites are places of public accommodation, costing companies significant money to fight

or settle the suits. In the absence of clear legal guidance, the Web Content Accessibility Guidelines (WCAG) have become the standard for creating an accessible site. Synchrony follows these guidelines, developed by the World Wide Web Consortium (W3C), which consider a wide range of disabilities and offer guidance for making websites accessible to all of them.³ The W3C updates its guidelines as technology changes. The most current WCAG is version 2.1, although a working draft of WCAG 3.0 is available for review online.⁴

What Makes a Website ADA Compliant?

The most recent guidelines, WCAG 2.1, call for your website to meet each of the four standards below.⁵ These are the standards Synchrony strives to meet on our websites and digital platforms, and our experts suggest your site should be:

- 1. Perceivable:** all information on the site must be presented in a way that can be perceived by all users
- 2. Operable:** all users should be able to navigate and use all aspects of the site
- 3. Understandable:** all content on the site should be easily read and understood
- 4. Robust:** the site can be used by various devices, including assistive technologies, to provide the same user experience for all

What Can I Do to Make My Site Compliant?

There are many tools and resources available — a lot of which are free — to help ensure your website is accessible to all. Sites like accessibilitychecker.org⁶ make it as simple as entering your website URL to get a detailed audit and report of your compliance status, as well as what to do to fix any issues. Synchrony also recommends Microsoft,⁷ which has a full suite of accessibility tools and technology available, along with free training to help you get and stay informed about accessibility and inclusivity.

Some initial steps you can take to make your website more accessible for all include:

- Add alt tags, captions, and/or text transcripts to all media on your site, allowing users to perceive your images, video, or audio content according to their abilities.
- Organize your content by creating a headline hierarchy (the most important headline is ranked H1, followed by H2, and so on until the least important headline⁸) that helps enable assistive devices like screen readers to effectively navigate the site.
- Ensure users can navigate your site with a keyboard, as not everyone can use a mouse.

- Create a text vs. background (at least 4.5 to 1) color contrast for colorblind users.
- Make flashing animations stoppable to avoid provoking seizures in susceptible users.
- Optimize your site for mobile rendering so users can engage with it from any device.

Are There Any Additional Benefits to Creating an ADA-Compliant Website?

While avoiding a civil rights lawsuit and protecting the reputation of your small business is reason enough to get compliant, there's no downside to developing a website accessible to all possible users. According to the Centers for Disease Control, one in four American adults lives with a disability.⁹ As the experts at Synchrony have learned, ensuring your website meets users of all abilities where they are increases the size of your audience and lets prospective customers know you care enough to see from their point of view. As a bonus, an ADA-compliant website may be easier to navigate and engage with for all users, including those without disabilities, and can have better search engine optimization. From every angle, ADA compliance is a win/win.

¹ [What is the Americans with Disabilities Act \(ADA\)?](#), ADA National Network, 2022Go back

² [ADA Guide for Small Businesses](#), U.S. Small Business Administration, 2022Go back

³ [What are the Web Content Accessibility Guidelines?](#), Wuhcag.com, 2022 ⁴WCAG 3 Introduction, WC3 Web Accessibility Initiative, 2022Go back

⁴ [WCAG 3 Introduction](#), WC3 Web Accessibility Initiative, 2022

⁵ [Web Content Accessibility Guidelines \(WCAG\) 2.1](#), WC3 Web Accessibility Initiative, 2022

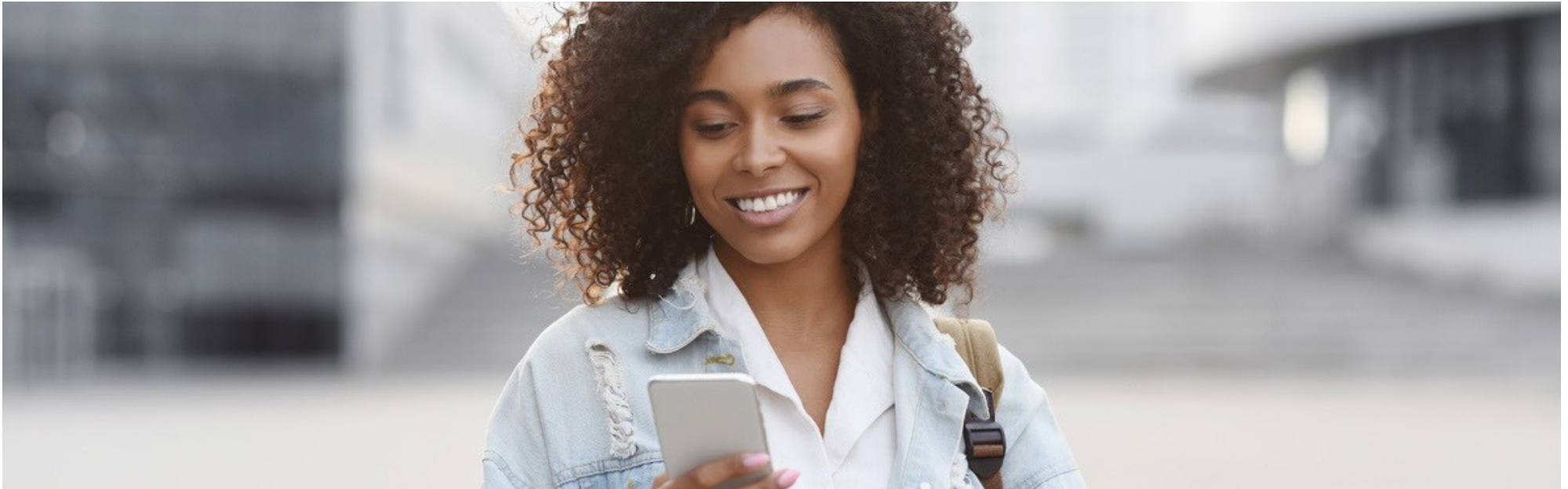
⁶ [Free Online Web Accessibility Checker \(WCAG & ADA\)](#), accessibilitychecker.org, 2022

⁷ [Accessibility Technology & Tools](#), Microsoft.com, 2022

⁸ [Headings](#), WC3 Web Accessibility Initiative, 2022

⁹ [Disability Impacts All of Us](#), Centers for Disease Control, 2022

5 Things to Know About Mobile-first Marketing



It's a fact: More than 60% of all website visits in the U.S. are from mobile devices like smartphones, and that percentage is growing every year.¹ Additionally, m-commerce (retail sales on mobile) hit \$359.32 billion in 2021, an increase of 15.2% over 2020.² You can take advantage of this growing behavior — and help level the playing field for your small business — by optimizing your website experience for small screens. Here are five things to know about mobile-first marketing.

1 Mobile-first is not Mobile Responsive.

Starting with your website, think “mobile first,” not “mobile responsive.” Mobile responsive is merely a website developed for desktop that was retroactively made to scale down for mobile screen sizes.

A mobile-first website is developed specifically for mobile users visiting, researching, and shopping solely from their smartphones — it’s optimized for small screens. One way to get started with the mobile-first mindset is to look at your current site on your mobile phone, and note what does and doesn’t work about the experience. Moving forward, design all your digital marketing communications in a mobile template first, adding desktop once you’re satisfied with the look and feel on mobile.

2 Put Your Website First.

80% of Synchrony cardholders reported using a mobile device during the purchasing process of a big-ticket \$500 item in the last year, so making sure your website is mobile-optimized is critical.³

Before they can do anything else, potential customers must be able to find your website. Optimizing for mobile also optimizes it for Google’s search algorithm, which favors mobile-first websites over others, all else being equal.

Also, given that mobile phones have built-in, always-on GPS, a search for a business on mobile will favor businesses near the user. This alone has the potential to greatly expand your reach as those traveling through town or those who have recently relocated will see a search result based on an auto-filled search that ends with “near me.”

When someone visits your website, the user experience plays a huge role in determining how long their visit is, and whether or not they click through to where you want them to go. If your website isn’t optimized for mobile, users may have to manually zoom in just to be able to access things like the menu and may struggle to read the content.

Given the shorter amount of time mobile users typically spend on any given website (about half as long as desktop), many users may not bother and could move on — maybe to your competitors.

There are tools you can use to see the behavior of your website visitors. You can use Google Analytics to determine where people are dropping off or spending time, and compare it on mobile to your desktop experience. Make updates based on your insights, and also use the opportunity to customize based on your own customers’ mobile preferences. If you notice visitors leaving your website using a mobile device, but not when they are using a desktop, think about how you could change the mobile experience. You could consider making the font size larger or reducing the number of clicks to move through the shopping process.

3 Beyond the Website.

There are other types of marketing communications that your customers and prospects may experience on mobile devices. Some of these are emails, SMS (text) messages, social media posts, and QR codes.

QR codes have exploded in popularity, and you can use them in many ways: in your physical store, on your website, and in your email and social media marketing. They can also be effective

ways to solidify customer engagement and solicit feedback — QR codes allow users to “click links” on printed materials with ease, simply by using their phones.

People tend to have their phones nearby or with them at most times, which means mobile-first advertising and SMS messages can deliver your ads and notifications to potential and existing customers wherever they are. Since text messages have a 98% read rate, SMS has the potential to be a very effective form of advertising for your small business.

Once you’ve optimized your website, you could also consider creating an app. Keep in mind that an app requires more budget, time and hours to create and maintain. For most small businesses, a well-optimized, mobile-first website can be very effective on its own.

4 A Mobile-first Strategy Should Also be an Accessible One.

There are many shoppers and buyers who face challenges with website accessibility. You may have website visitors with low vision or who are hearing impaired, for example. Consider these individuals when creating or optimizing your website.

The mobile accessibility guidelines from the [Website Accessibility Initiative](#) can help you achieve optimal mobile accessibility for your website. Not only is it the right thing to do, but it allows more people to engage with your website and business.

Because a small screen size will be harder for people with low vision to read, consider first breaking up long paragraphs into smaller sections and using a fixed, consistent font size for content and website controls to minimize zooming in and out. That consideration alone could make your site easier to access on a smartphone and smartwatch.

5 There are Advantages to Mobile-First Marketing.

Cookies are a way for businesses to track where their customers browse online after visiting their website. You’ve probably “agreed” to cookies on dozens of websites. Cookies provide valuable marketing data. However, since 2020, internet service providers have been removing this technology. Google announced that [2022 would be the last year of third-party cookies on Chrome](#), signaling the last of the major providers away from the practice.

As data privacy rules change and customer behavior shifts, having a mobile-first strategy ensures that you can get more new customers to your website and the first-party data to help them finish a purchase.

With a mobile-optimized, accessible website and some basic mobile-first marketing efforts, you could reach more people, capitalize on additional marketing channels, connect more deeply, and more often with your customers, and get more insights in a changing internet world.

¹ Enge, Eric. (2021, March 23). [Mobile vs. Desktop Usage in 2020](#). Perficient.com

² Meola, Andrew. (2022, February 7). [Rise of Mcommerce: Mobile Ecommerce Shopping Stats & Trends in 2022](#). Business Insider.

³ 8th Major Purchase Journey Study, Synchrony Bank, August 2021

5 Steps for Getting Started with Email Marketing

Email marketing isn't just for big businesses. Your small business can also benefit from an email marketing program, and a keep-it-simple approach is a great way to get started without getting overwhelmed. The following five steps for planning a successful email marketing program are designed to help you do just that.



1 Set Measurable Goals.

To set your email marketing program up for success, start by setting goals you can easily measure along the way. Especially at the beginning of your program, your goals don't need to be confined to sales or revenue. The experts at Synchrony recommend keeping things simple, as well as setting a time target for your goals. For example: I want to increase the number of people registering their account online over the next six months. This simple goal is not only easy to measure, it also helps you focus your messages and send cadence so your email program remains a manageable part of running your small business.

2 Choose an Email Service Provider.

Once your goals are set, it's time to research email service providers. Simply put, an email service provider (ESP) is a tool that allows you to send emails to a list of subscribers. There is a seemingly endless number of ESPs out there offering every bell and whistle you can imagine (and some you can't). Sifting through convoluted features and benefits menus can be a struggle when you're strapped for time, and your small business likely doesn't have the same email marketing needs as a large company. Constant Contact is known as a simple, effective ESP that provides templates, testing, and guidance on things like mobile-first design, accessibility, integrations, and more to help you launch and maintain successful email marketing campaigns for your small business.

3 Build Your Subscriber List.

The right ESP can ensure your emails are delivered and look great, plus it can help you cultivate an active subscriber list. A subscriber list is the group of people — customers, prospects, or both — who'll receive your emails, so it's important to keep your goals in mind as you're building your list. There are a variety of high- and low-tech ways to encourage signups for your list, from a sheet at your cash register or QR code on your receipts to an opt-in form on your website or signup link on your social media posts or listings. One list-building strategy Synchrony recommends avoiding: a purchased list. Often, the contacts on purchased lists can't be verified, and they didn't opt in to receive your emails. These may not be potential customers. In fact, they may not be interested in your business at all.

However you choose to build your list, remember to clearly state what your subscribers should expect from your email program — then stick to that to encourage trust. At the point of signup, Synchrony experts suggest you share roughly how often subscribers can expect to receive your emails, what kinds of emails you'll be sending and what's in it for them (think coupons, entry into your loyalty program, etc.). This helps you not only get subscribers but keep them, and keep them engaged with your email marketing program.

4 Create Your Email Messaging Strategy.

Quality over quantity is an excellent strategy for building your list, and it also applies to your messaging strategy. While there are many types of emails you can send your subscribers, Synchrony experts have identified a key starting point for your email marketing program: the welcome email.

The welcome email is automatically sent to everyone who opts in to your list. It's the first email they see from your business, so it should set the tone for everything that's to come — reiterating what subscribers should expect from you and offering something of value to create engagement. Since your ESP will allow you to automate your welcome email, you can set it up immediately while you research and plan the rest of your strategy. You may not have the time or bandwidth to send weekly marketing emails, plus a monthly newsletter... and that's ok. Choose a send cadence that works for your business and the goals you set for your program, and schedule some time in the month ahead of each send to plan your content. Constant Contact and other ESPs have helpful planning calendars that can make the job easier.

As your expertise grows and your program evolves, you can fold in other types of sends throughout the year to test and try:

- Promotional emails — sales, special events, etc.
- Seasonal and holiday emails
- Automated transactional emails like receipts, or abandoned cart and suggested items messages
- Personalized email series based on polling, purchase history, stated preferences, etc.
- Newsletters

5 Send, Analyze, Adjust, and Repeat.

Once you've started sending your emails, your ESP will provide reporting that can help you analyze, test, and refine them to meet the goals you've set for your program. This is the true power of email marketing: the ability to make adjustments in real time. Rather than rely on trends or industry statistics, Synchrony experts advise employing repeated testing, always applying the data you've gathered to the next campaign so you can understand what resonates with your unique audience.

A/B testing is an easy way to increase the effectiveness of your emails. For example, many ESPs allow you to test two different subject lines in an email, sending the A subject line to a small portion of your list and the B subject line to an equally sized, but different portion. The best performing subject line will then automatically go to the rest of your list, ensuring your email has the subject line most likely to entice your subscribers to open it. From there, you can take what you've learned and iterate for your next send, optimizing your subject line (or image, content, call to action, etc.) to maximize your success.

While there is no *set it and forget it* approach to email marketing, it's a powerful tool for connecting with your audience — one that Synchrony employs regularly for its own marketing initiatives — and you could see a return on the time and money you invest in your program... on average \$36 for every dollar you spend.¹

¹ Moller, Megan. (2021, September 9). [The ROI of Email Marketing](#). Litmus.

5 Things to Know About Turning Online Browsers Into Buyers

At Synchrony we have long studied where and how consumers like to see credit offers in their online shopping experiences. According to our most recent Major Purchase Study, 80% of shoppers looking to buy an item of \$500 or more start their research online, with 50% browsing and researching products via mobile device. Nearly 40% of those who purchased online said they researched promotional financing for their last big purchase. This is good news for merchants with store cards that offer promotional financing options to their customers. The question, then, is what is the best way to integrate credit information on your website to help drive sales? Here are five things to know:



When it Comes to Your Credit Offers, Visibility is Key.

Display information about your store credit card and applicable offers on virtually all of your website's pages: home page, product page, search-engine landing page, credit landing page, account page, shopping cart page and checkout page. Giving your customer many different entry points into understanding your credit offerings helps optimize the customer's path to purchase.

Most Buyers' Path to Purchase Does Not Proceed in a Straight Line.

Our research shows the majority of big-ticket customers (84%) begin their shopping journey on the home page, the category page or the product page. But wherever they begin, their path to purchase is typically not linear. Shoppers click around of their own accord, depending on where they are in the process. That's why it is critically important for you to make your credit value proposition clear and easy to discover throughout your site.

Your Search Engine Landing Page is Especially Important.

Shoppers specifically searching for your store credit card present a major opportunity. So, it is crucial to ensure the credit landing page is relevant to those shoppers. On the first screen, make sure they can easily see all the information they need to fill out a credit application. Clearly show percent-financing deals and cash-back awards with a clear call to action (a prominent "Apply Now" button). That will take them to the credit landing page, another make-or-break location for your ability to convert browsers into buyers.

The bottom line: By presenting financing information and offers clearly and consistently throughout your website, your ability to convert browsers to buyers goes up.

Your Credit Landing Page is the Place to Showcase Offers.

This page exists specifically to detail your credit offers and terms, so they need to be as clear as possible. The header on your credit landing page should include images of your credit card, the value proposition for your card and a clear call to action ("Apply Now" gets the message across). The body of your credit landing page should contain keywords in text, not images. Include special offers via internal linking, and make sure the links are relevant. This helps the customer experience in terms of relevance and convenience. (If you're looking for an example, follow the lead of Amazon. It handles internal linking to many different products and categories very effectively.)

Be on the Lookout for Common Problems that Need to be Solved.

For example, it is problematic if a banner on your home page does not include the credit offer, the card value proposition or the financing link. A lack of prominent or consistent messaging may mean you will miss out on orders. On product pages, we often see the financing option is not included near the price of the product—another clear missed opportunity. Unused white space is another problem, as well as mentioning financing options in a generic area where they are likely to be overlooked by shoppers. It seems obvious, but our research indicates many checkout pages do not present a financing offer as a payment option or information about other special offers that are relevant to the shopper. These are missed opportunities.



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