

# HOOTSUITE'S SOCIAL TRENDS FOR FINANCIAL SERVICES AND INSURANCE

# 2019



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## EXECUTIVE SUMMARY

In this report, we examine new ways that organizations in the financial services and insurance sectors can use social media to drive revenue, decrease costs, and mitigate risk in 2019.

From awareness to advocacy, social is now integral at every step of the customer journey. We provide best-in-class strategies for expanding social beyond the marketing department, offering practical ways to use social to reach clients at every touchpoint and advance your organization's digital evolution.

Hootsuite's third annual *Social Trends for Financial Services and Insurance* report is based on internal benchmarking data for 100+ financial services and insurance organizations, a survey of 320+ industry marketers, and interviews with 25 industry experts.

- 1. Recalibrate your ROI metrics.** Elevate the strategic role of social in your organization by mirroring the strategies and metrics of high-performing revenue channels in your organization such as email, paid media, and website optimization.
- 2. Prioritize social data integrations.** To propel your digital transformation efforts, integrate social data with existing systems (such as content management, analytics, compliance, and CRM platforms).
- 3. Innovate with content.** Endless approvals and old school compliance technology kill the personal nature of social media. Mobile video, user-generated advisor content, and social ads will be key to winning the hearts and minds of clients in 2019.

## METHODOLOGY

Hootsuite's third annual Social Trends for Financial Services and Insurance report is based on internal benchmarking data for 100+ financial services and insurance organizations, a survey of 320+ industry marketers, and interviews with 25 industry experts.

This report recommends strategies specific to the financial services and insurance sectors. For a comprehensive analysis of the five key trends shaping the future of social across all industries, see our [Social Trends 2019 report](#).

## KEY FINDINGS

### Adoption of social media shows no signs of slowing

Despite data privacy concerns at Facebook and new GDPR regulations, adoption of social media in the financial sector showed no signs of slowing.

A study by the University of Massachusetts Dartmouth Center for Marketing Research found that 100 percent of the financial services organizations in the Fortune 500 maintained a social presence in 2018.<sup>1</sup> But many teams still struggle to prove the value of their efforts to executives.

### Cross-departmental social media initiatives are breaking down internal silos

The influence of social media continues to expand beyond marketing, with 38 percent of financial services and insurance organizations reporting that they've implemented social initiatives in at least four areas of their business, according to a global study by Hootsuite.<sup>2</sup> And according to Hootsuite's industry benchmark data, 41 percent of financial services organizations collaborate across departments, working together to better connect social to organization-wide business objectives.<sup>3</sup>

Organizations are also removing silos—for example, by uniting the tools used by corporate marketing and advisor programs in order to consolidate data sources and reduce costs. To expand these efforts, advanced organizations must make CRM and analytics integrations their focus in 2019, uniting social data with existing technology (such as Adobe, Google Analytics, Marketo, and Salesforce).

### Financial services organizations are adopting new formats—but lagging in content innovation

In the quest to reach customers—especially among younger demographics—where they spend most of their time on social media, advanced organizations are pushing into new platforms such as Instagram. In 2018, 61 percent of the financial services organizations in the Fortune 500 maintained a corporate Instagram account, a 15 percent increase from 2017.<sup>4</sup>

But financial organizations underestimate the need to innovate with content, particularly in areas like mobile video, user-generated advisor and agent content, and new social advertising formats. As organic reach declines further in 2019 due to algorithmic shifts by Facebook in the wake of fake news and data privacy concerns, organizations will need to stay informed about emerging formats and how best to incorporate them into their overall strategy.



## RECOMMENDATION 1

# Recalibrate your ROI metrics

Executives know the potential of social media to increase revenue, lower costs, and protect the health of the brand. However, marketing teams are struggling to connect social to concrete business outcomes.

## DON'T CONFLATE CONTENT PERFORMANCE WITH ROI

Marketers are good at creating content, but they struggle to connect that content back to tangible business outcomes such as generating revenue.

For example, 53 percent of financial services marketers surveyed by Hootsuite found that brand awareness content performed the best as a content type. However, when asked their top measurement challenge, 58 percent struggled to prove that content “drives revenue.”<sup>5</sup>

In 2019, marketers need to approach measurement more strategically. Instead of starting with what performs well on social channels and then trying to “prove” ROI with ad-hoc data gathering, start with business outcomes first and then decide on the tactics to achieve them.

## PROVE VALUE BEYOND SOCIAL “VANITY METRICS”

When trying to prove social ROI to executives, 81 percent of financial services and insurance marketers surveyed by Hootsuite typically use social media activity metrics (such as engagement rate, followers, and shares). While these metrics can help to tune content performance, they don't necessarily demonstrate actual business value—and they aren't enough to convince leadership of the broader strategic value of social.

## HELP EXECUTIVES SEE THE IMPACT OF SOCIAL ON BUSINESS OBJECTIVES

Ninety percent of financial services and insurance organizations use social media to increase brand awareness,<sup>6</sup> yet only 23 percent of CMOs say they can prove the impact of social programs.<sup>7</sup>

And while social's central role in the client journey is undisputed, marketing departments need to provide quantitative proof that social is helping to achieve business objectives if they expect to secure more budget and guide their organization's digital transformation.



# ADVANCED STRATEGIES FOR 2019

## 1. Don't stop at reach and impressions

"Not measuring business outcomes is a problem, as we don't learn what works," **says Nate Elliott**, a former VP at Forrester and one of the most influential social media analysts in the world. "We know social media—the channel itself—can work. But we need to be able to test which variables succeed in order to learn and get better."

The first step is to make sure you're only spending money where you can measure results.

For example, 90 percent of financial services organizations selected "building brand awareness" as their top goal for social media in a global survey conducted by Hootsuite.<sup>8</sup> Brand building is a worthy goal. But it's also notoriously hard to measure.

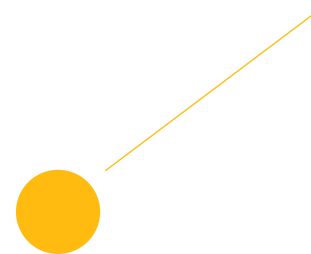
"I think a lot of teams pick brand awareness as a goal because it is hard to measure," says Elliott. "This allows social to evade a direct comparison to channels with hard revenue data such as email and paid media."

If building brand awareness is your objective for social media, work with a business analyst to supplement social data with traditional measurement such as brand perception and awareness surveys.

And when it comes to the data from social networks, make sure you define success using metrics relevant to your organization, rather than relying on metrics the networks use, which might not be meaningful to your business objectives.

"We don't rely on what the social platforms report," says Marco Nierlich, senior digital advisor at the financial services company UBS. "Facebook, for example, will count a single video view as an engagement. For us, engagement has to be more active than that, so we use our own definitions of social and digital metrics to make sure we're measuring actions that are meaningful to our business."

In 2019, UBS is also looking to further integrate social data into their data management platform, giving them a holistic view of the entire digital marketing universe across display, video, search, and social.



“We believe success comes from knowing your audience and owning that customer relationship rather than making assumptions based on the interest and behavioral targeting provided by the social networks,” says Nierlich. “With our data management platform, we can use the signals we collect to reach the right audience with the right content at the right time.”

This approach allows their team to prove that social is clearly connected to business objectives. “When it comes to proving ROI, we’ve earned the trust of management because we’ve built a KPI measurement framework that’s specific to our company’s goals,” says Nierlich.

## 2. Set objectives you can measure

If you’re struggling to prove the return on your investment in social media, consider other objectives social can achieve that are easier to prove, such as lowering talent recruitment costs, mitigating risk, and improving brand health.

“With privacy scandals spreading and more employees on social, creating a strategy to manage risk on social offers clear business value,” says Davis Riar, a senior business value analyst at Hootsuite who works with our largest financial services customers.

“Begin by identifying security risks such as Twitter accounts impersonating company executives and non-compliant content being posted by advisors or agents. This will give your compliance team peace of mind and pave the way for a bigger investment.”

An example of this comes from Hootsuite customer SIX, a Zurich-based financial technology service provider that operates Switzerland’s financial market infrastructure.

Their first objective with social was to conduct an audit of social media risks and establish a central compliance hub. SIX quickly set about addressing issues they had found during their audit, including closing 80 unofficial and fake accounts. SIX also set up approvals and crisis management across their business areas including customer service, corporate communications, security services, and payment services.

By integrating Hootsuite with our compliance and brand monitoring partners, they locate 30 to 40 security alerts a month and perform regular non-compliant content takedowns—demonstrating clear value through protecting their brand from digital threats.<sup>9</sup>



### 3. Use the metrics, language, and strategies of your peers

"If the metrics and data you're collecting from social look different from the metrics used by other respected teams such as paid media, you're doing it wrong," says Elliott.

Elliott recommends that social teams develop a better understanding of the strategies other digital teams are using. "It's not just about finding better metrics or mapping social activity to things like revenue targets. It's the strategies you use—metrics just measure the value of those strategies."

If revenue generation is your goal for social, work with your organization's highest performing revenue teams (typically email, paid media, and website optimization) to understand the strategies they're using to generate revenue and the metrics they use to prove that value to executives. Your social strategies and metrics should align with these teams to ensure you're reporting in language your executives are accustomed to.

### SOLUTIONS TO HELP IN 2019

Hootsuite Impact gives you a holistic cross-channel view of social, digital, and paid metrics in one platform. Use this solution to prove the revenue impact of social by uniting your data with Adobe and Google Analytics.

With Hootsuite Data Warehousing, you can collect, store, and analyze social data with other sources of insight (such as paid, CRM, and customer support) with business intelligence tool integrations including Tableau, Domo, IBM Cognos, and more.

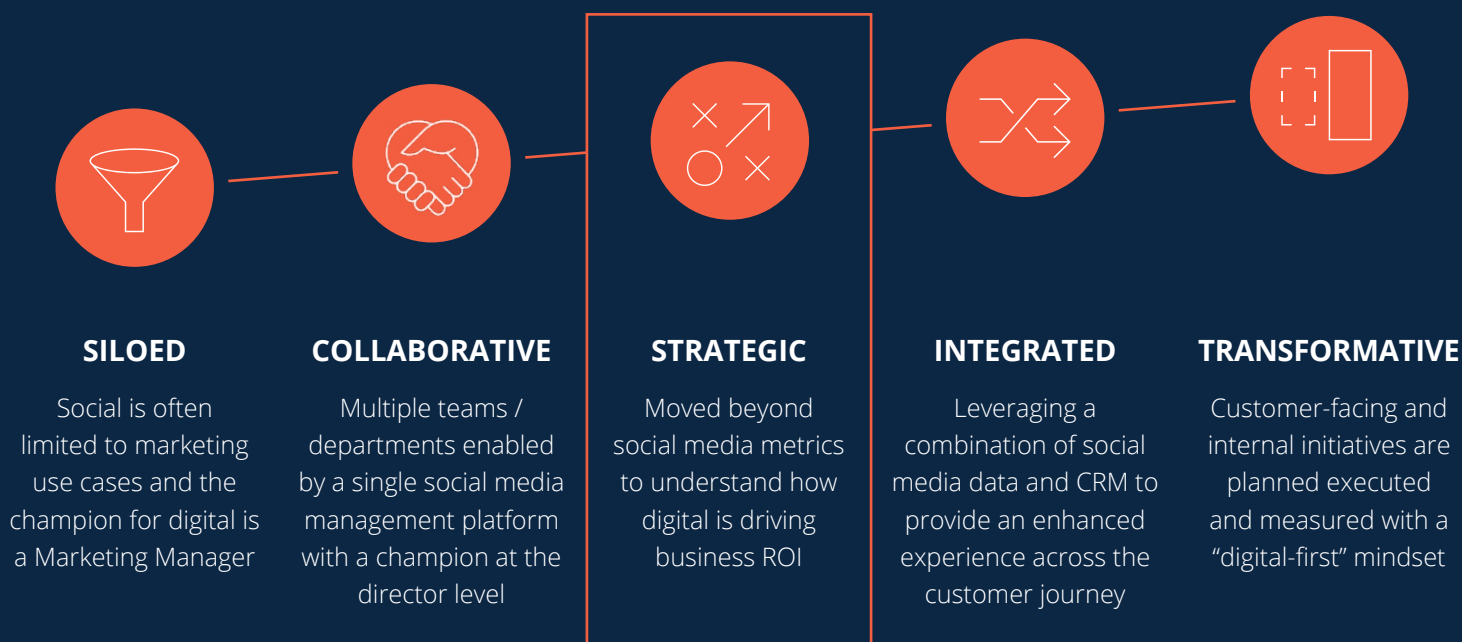


## RECOMMENDATION 2

# Prioritize social data integrations

To expand social beyond marketing, teams need to integrate social data with content, analytics, and CRM systems.

# Five Stages of Social Maturity



## SOCIAL IS EXPANDING BEYOND MARKETING

Organizations know that social is now vital to every touchpoint along the customer journey. According to Hootsuite's industry benchmark data, 41 percent of financial services and insurance brands are at the "strategic" stage of social maturity.<sup>10</sup> In this stage, social has progressed past a channel-specific strategy and is being used in a coordinated way across multiple departments.

To advance to the next stage of social maturity, organizations must use social data to build a holistic view of the customer. To create this view, you need to integrate social data with existing analytics platforms (such as Google or Adobe Analytics), CRM systems (such as Marketo or Salesforce), and customer experience platforms (such as Adobe Experience Manager).

Marketing teams have an opportunity to guide this transformation, helping the organization work together to adapt to evolving ways that people use social to interact with brands—and to the increasingly fluid nature of the customer journey.

# INTEGRATING SOCIAL DATA IS A BIG TASK—BUT WITH CLEAR REWARDS

When we look across all industries, top-performing companies are almost three times as likely to have invested in an integrated, cloud-based technology stack, according to Econsultancy and Adobe's 2018 Digital Trends in Financial Services report.

But entrenched processes and legacy systems hold back financial services and insurance organizations. Only seven percent of financial organizations report having a highly integrated, cloud-based technology stack, compared to 12 percent of organizations in other industries.<sup>11</sup>

Financial organizations must make these investments a priority, as reducing data fragmentation and working collaboratively with other departments are essential to delivering personalized content and exceptional customer journeys.

## ADVANCED STRATEGIES FOR 2019

### 1. Begin by consolidating corporate and advisor technology

From using Instagram to fuel product discovery to building social bots to assist with common tasks, fintech startups are making every step of the customer journey seamless and easy. Over the next few years, we'll see increased expectations for personalization—and large financial organizations must keep up if they're to remain competitive.

As Econsultancy and Adobe put it, "Companies need to ensure they can surface the right data at the right time, so that their marketing communications becomes more relevant for customers and predictive of their needs. This requires joined-up marketing technology platforms so that data is shared between systems effectively, rather than becoming stuck in channel-specific point solutions."<sup>12</sup>

If a full-scale integration project is out of scope for 2019, begin at least by auditing the social and digital tools your corporate marketing and advisor programs use. Is there an opportunity to consolidate? Uniting data and consolidating tools can help your team start building an initial business case for more substantive integrations in the years ahead.

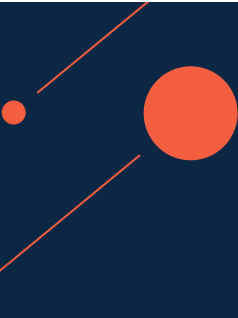
## 2. Focus on customer needs, not channel ownership

We've found that sophisticated organizations look to prove broader business objectives, rather than trying to prove the success of a single digital channel over another.

For example, one of Hootsuite's customers is a boutique financial agency, offering wealth management services for physicians. To track ROI, they track organic leads generated from social media activity right in their CRM system.

They also send leads generated from social advertising campaigns to their CRM system, allowing the team to analyze organic and paid in one place. Instead of trying to prove the success of one channel over another (such as organic versus paid social), they work in a coordinated way, using social and digital to pursue leads with high value (such as accounts with \$500,000 in lifetime value) that have a clear benefit to the business.

To win broad support for social data integration projects, remember that social data integrations don't just help to "prove" social ROI. They strengthen the data of the organization as a whole and consolidate costs, helping organizations get more value from their existing customer experience, content management, CRM, customer support, and analytics technology stacks.



### Solutions to help in 2019

Hootsuite's Adobe integrations unlock the value of social with integrations with Adobe Experience Manager, Adobe Campaigns, Adobe Analytics, and more.



## RECOMMENDATION 3

# Innovate with content

In 2019, you'll see less organic content distribution, higher customer expectations for personalization, and the dominance of video content. Executives need to encourage innovation or risk alienating clients with irrelevant content and outdated marketing tactics.

## TIGHTER CIRCLES OF TRUST

In early 2018, Facebook recalibrated its algorithms to prioritize engagement with friends, family, and Groups, while down-ranking public content shared by businesses, brands, and media companies.

Organizations that use social media to blast out corporate content, or that restrict the human touch of employees with legacy compliance technology, will fall further out of step with social norms and consumer preferences.

## RENEWED EMPHASIS ON EXPERTS

Fake news has eroded consumer confidence in online information, with search engines and social networks losing trust in 2018.<sup>13</sup>

As Edelman's global report on trust in the financial services found, "there is renewed confidence in experts, notably technical experts, financial analysts, and academics." Trust in financial experts grew four points globally in 2018, making them more trusted than individual journalists, government officials, and even CEOs.<sup>14</sup>

## A RESURGENCE OF GROUPS

The pendulum is swinging back to social's roots: real, personal, and authentic. For example, story-based sharing—an ephemeral and more intimate way of sharing content—surged in 2018.<sup>15</sup> And people are moving their interactions into more personal settings, with Facebook Group membership up 40 percent and 1.4 billion people now using Groups every month.<sup>16</sup>

### Solutions to help in 2019

LinkedIn is a powerhouse for financial services, offering strong opportunities to build relationships and gain traction with organic content. [Hootsuite's new LinkedIn integrations](#)—including video management—can help you make the most of this top-performing platform in 2019.



# ADVANCED STRATEGIES FOR 2019

## 1. Humanize your content with bottom-up advocacy content

While tactics like content automation and chatbots can help reduce manual responses (such as for common help queries), customers still want to communicate directly with people at your organization.

Where some feared that technology would diminish the value of human interactions, it has actually increased them. For example, despite rapid innovation in the fintech space, Edelman's 2018 study of 30,000 global consumers found that when it comes to investment products, human guidance remains the "most highly coveted."

We're seeing this shift back towards social's roots as personal and authentic reflected in the content strategies of advocacy programs.

In the past, advocacy content strategies were focused on distribution. The advisor team would gather content from corporate marketing—such as thought leadership articles from executives or press releases—and then push that content to employees and advisors.

Progressive organizations are reversing this, using a blend of content surfaced from their employee and advisor communities. For example, one of our customers uses Hootsuite's integration with Chute to capture user-generated photos and videos at conferences. They then share this content in their employee and advisor programs.

This bottom-up strategy allows more sharing of personal content that performs well on social. As one respondent to Hootsuite's survey of financial marketers put it, "Keeping the content diverse and not always selling keeps our followers engaged. Being human and relatable instead of stuffy and overly corporate drives more traffic."

## 2. Build policies that enable social media experimentation.

"To drive change, you need to build policies that encourage experimentation," says Amy McIlwain, an expert in helping financial services and insurance organizations operationalize social media and author of *The Social Advisor*.

According to McIlwain, executives can support by amplifying content with social executive programs, giving top-down support for social video, advertising, and localized advisor content—all tactics that your teams need to be successful in 2019.



“Social media—and the need to innovate and adapt to new communication methods—needs to be thought of as the backbone, the primary way we communicate and the central nerve for understanding client needs and feeding those insights back into the business,” says McIlwain.

Building a social center of excellence can also help. For example, one of our customers has brought compliance and social teams together in the same room. They also have a social media representative from each of their business lines. This approach helps them uncover new tactics that are working in different parts of the business and ensure consistency in their social engagement efforts.

### 3. Innovate with mobile video and social ads

In a poll conducted by Econsultancy and Adobe, 28 percent of leaders from financial services and insurance organizations indicated that optimization of customer experience was their “single most exciting opportunity.”

But as Econsultancy and Adobe warn, organizations are underestimating the role of content in building exceptional customer experiences. Without the right content to fulfill the needs of individuals at different stages of the customer journey, financial services and insurance organizations “risk missed opportunities to truly engage customers as they progress from touchpoint to touchpoint.”<sup>17</sup>

Mobile video and social advertising are two areas of opportunity for financial services and insurance organizations.

In 2018, LinkedIn revamped its video capabilities and will reward brands that prioritize video content. Data from LinkedIn shows that videos are five times more likely to start a conversation on LinkedIn than any other content format.<sup>18</sup> And according to the 300+ financial services marketers polled by Hootsuite, short-form social videos (less than two minutes) were the highest performing content types in 2018.

Social advertising is another opportunity for innovation. Instagram has grown to 15 percent of Facebook spend, with 25 percent of Instagram advertising shifting to Stories.<sup>19</sup>

With advertising costs increasing, creating superior content helps to reduce cost per click (based on the quality score metrics used by Facebook and Instagram in their ad auctions). Creating excellent video content is a good way to both engage social audiences and lower your cost per click. Yet according to online advertising platform Marin Software, 34 percent of all advertisers say creating quality content is their biggest challenge in video.

In 2019, build a game plan to increase your mobile video capabilities, test new ad formats such as Instagram Stories, and have your social team shadow paid media teams in order to better align strategies and metrics.

## HOOTSUITE SOLUTIONS TO HELP IN 2019

Here's a quick look at a few Hootsuite solutions that you might find useful in 2019.



### ● Measure the true revenue impact of social

Hootsuite Impact helps you analyze your social data alongside other digital channels. Use this solution to prove the revenue impact of social by uniting your data with Adobe and Google Analytics. And with Hootsuite's new Data Warehousing feature, you can better integrate social data across your organization with BI tool integrations including Tableau, Domo, IBM Cognos, and more.

### ● Build outstanding social customer experiences

With our partnership with Adobe, you can execute a seamless cross-channel customer strategy. Explore how our Adobe integrations unlock the value of social with integrations with Adobe Experience Manager, Adobe Campaign, Adobe Analytics, and more.

### ● Help your advisors and agents win more business with LinkedIn

In 2018, we enhanced our LinkedIn integration. Now you can schedule and share content—including video—to engage with your network from a single platform. It's also easier to monitor what your audience is saying about your LinkedIn content—and quickly respond to comments across all your social channels—with Hootsuite's unified Inbox.

## CASE STUDIES: INNOVATIVE FINANCIAL SERVICE ORGANIZATIONS WINNING WITH SOCIAL MEDIA

We talked with Hootsuite's solution consultants and customer success managers for innovative tactics used by our financial services customers in 2018.



### Social-first compliance

"We're seeing brands adopt a social compliance mindset, using education, flexible technology, and enablement," says Ben Cathers, a principal solution consultant at Hootsuite who works with our largest financial services customers. "Now, progressive organizations are really thinking about the advisor experience—how can we stay compliant while also boosting adoption with modern, flexible processes?"

The best example we saw of this came from one of Hootsuite's customers, a large insurance brand with a significant percentage of its agents using social media. With traditional compliance software, their agents would get frustrated if a post they wrote was blocked or rejected by compliance filters.

We worked with our partner Proofpoint to build a new predictive compliance feature, helping the insurance brand to scale 1:1 personal interactions in a compliant way.

"Instead of letting advisors write posts that then get rejected, we built a feature that checks their work in real time," explains Cathers. "If the agent writes something that isn't compliant, the integrated system disables the Send button until they fix the issue."

With this integration, employees and advisors learn in real time what's compliant and what's not, similarly to how a spellchecker catches mistakes as you write.

Because this customer also integrates Hootsuite with their Adobe stack, all the content their advisor network shares on social automatically includes embedded tracking codes from Adobe Experience Manager Assets, making it easy to create reports and track the end-to-end impact of their advisor program.



## Social listening

"In the past, social listening was sold as a way for advisors and sales reps to find buying triggers such as people asking for recommendations for a new mortgage or credit card," says Jeremy Goldstein, a solutions consultant at Hootsuite.

Goldstein believes this misses the bigger value of social data. "Our advanced customers are using social listening to gather real business insights. For example, if a bank is redesigning their mobile app, they can go and mine negative mentions about a competitor's recent mobile app release, categorize that data into common themes, and then provide product teams with a sharper understanding of what things will annoy clients."

Our customers are also using social listening to mitigate PR risks. "One innovative strategy we saw in 2018 was some financial services customers realizing that social listening can help them learn from competitor's PR mistakes," says Davis Riar, a senior business value analyst at Hootsuite.

"They've created competitor dashboards, monitoring for PR crises. That way, if a competitor has an issue—such as a data breach—they can act faster and manage things now before it becomes a problem for them down the road."



## Breaking down social silos

"Financial services organizations know that people don't generally want to hear from their bank every day on Facebook, so data like traffic and followers isn't that useful if analyzed in isolation," says Ben Cathers. "But if that data is analyzed alongside your email, search, and paid data, it can help refine customer acquisition and engagement strategies."

For example, one of our customers integrates the data generated from their social selling and employee advocacy programs with Google Analytics. "We've set it up so that tracking codes are automatically appended to all outbound links, allowing all the tracking on the Adobe side," explains their social media manager. "We can then also track web activity to see which social posts and which social content generated traffic on the website with Hootsuite Impact."

As Cathers explains, the agents in the field don't need to know what a tracking code is. It's automatically added to all advocacy and social selling content.

This customer also uses Hootsuite's data warehousing feature, which allows them to also integrate with Adobe Campaign and Facebook Ads.

"We can sync all the campaigns and custom audiences in Adobe Campaign and then run ads in Hootsuite Ads. We also integrate with Adobe Experience Manager, allowing them to directly use photos and images from their digital asset manager when creating content in Hootsuite."

The impact of all these integrations is that you're not just proving social success—you're strengthening the overall data in your organization, helping to optimize spend and increase collaboration with multiple departments.

## ENDNOTES

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- 2 Hootsuite. [The Social Business Report 2018](#).
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