



Putting investors first.

Scottrade creates positive client experiences that put investor needs as a top priority.



“Investors want a one-to-one relationship with the convenience of online—it’s an expectation we work hard to fulfill.”

Jim Ruzala, Vice President of Client Insights and Decision Support, Scottrade

SOLUTION

Adobe Analytics, Adobe Media Optimizer, and Adobe Experience Manager solutions within Adobe Marketing Cloud

RESULTS



SPEED without sacrificing quality or compliance



Attributes activity to **SEGMENTS** and campaigns



Enhanced marketers' **VIEW** across channels



PERSONAL experiences encourage loyalty



Scottrade

Established in 1980

Active accounts: Over 3.5 million

St. Louis, Missouri

www.scottrade.com

CHALLENGES

- Personalizing customer experiences
- Developing cross-channel insights to improve customer interactions across touchpoints
- Standardizing digital marketing solutions to support the entire business

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Michael O’Fallon, Marketing Analytics Manager, Scottrade

A sense of adventure

1,500 miles of highway, a 1970 Chevrolet Corvette, a man, and a dream. It sounds like the recipe for the next great American novel, and it very well could be, but it was the watershed event that led to Scottrade’s founding. When Rodger Riney traveled from St. Louis to Scottsdale, Arizona, and then back again, his journey took a detour along a road to bring investment opportunities to the masses through low-commission trading.

Since it was established, the brokerage’s mission is providing investors with right-sized investment products and services. Traditionally, Scottrade has achieved this by offering personalized brokerage services in branches and through straightforward online and mobile trading. With advances in digital marketing, the company is also seeing significant opportunities to deliver unique client experiences to digital channels.

“We’re an industry leader and a trusted trading resource to individual investors because of our high-quality, personalized services,” says Jim Ruzala, Vice President of Client Insights and Decision Support at Scottrade. “Investors want a one-to-one relationship with the convenience of online—it’s an expectation we work hard to fulfill.”

The company also looked at its own internal processes to see how they could be improved to empower employees to deliver and optimize content faster. Additionally, Scottrade executives needed better insights into digital channels to improve decision making and be sure they allocated the right resources to the business. The bottom line: Scottrade wanted to combine insight with action.

Investing in digital

To create a more impactful digital presence, Scottrade chose Adobe Marketing Cloud—including Adobe Analytics, Adobe Media Optimizer, and Adobe Experience Manager, as well as Dynamic Tag Management—as the foundation for its digital marketing platform. By adopting Adobe solutions, the company can seamlessly integrate solutions, giving Scottrade tailored capabilities to meet its needs.

To support the rollout of Adobe Marketing Cloud, Scottrade partnered with Adobe Consulting for its hands-on technical expertise and training. In addition to the implementation, the Adobe team provided recorded and live training sessions to Scottrade groups to accelerate adoption.

“Adobe Consulting helped us in the early stages, which led to our ongoing success,” says Michael O’Fallon, Marketing Analytics Manager at Scottrade. “The team helps us stay in touch with best practices and activate new ideas. That helps our Scottrade team remain focused on our target—providing customers the best experiences possible.”



“Overall, we’re more responsive to what customers want and we can provide new experiences faster.”

Justin Beardslee, WCM Manager, Scottrade

Using Adobe Analytics and Dynamic Tag Management, Scottrade is building deeper insights into customer segments and enhanced attribution models. From a central dashboard, digital marketers and executives alike can view in a common language which channels potential and existing investors come from, what content they engage with, and what’s driving results.

The brokerage is breaking down paid, earned, shared, and owned channels and integrating first-party data to build a complete view of marketing impact. At the highest level, Scottrade can correlate 95% of marketing touches with asset movement, as well as what activities can be attributed to specific business outcomes.

“Our large data resources can create an almost bigger challenge to see the forest through the trees and understand what’s most important,” says O’Fallon. “Adobe Marketing Cloud enables us to clearly identify what’s going on through digital channels and take meaningful actions.”

Cause and effect

In a recent cross-channel campaign, Scottrade identified that 40% of new account openings were completed in branches, from both new and existing investors. Additionally, Scottrade can see what customer interactions will help trigger account openings at multiple intervals—months, weeks, or days. Similarly, the brokerage can now view leading factors that help predict whether a client will add or withdraw money from an account.

“Adobe Marketing Cloud helps us pull together online and offline information to develop a more complete story of what leads to an account being opened or other activities,” says O’Fallon. “Data workbench capabilities give specific marketing activities the credit they deserve.”

By integrating Adobe Analytics with Adobe Media Optimizer, the financial firm can create a detailed hierarchy of how, how much, and when it should invest into channels. The integration also enables the ability to optimize bidding for terms that generate the highest downstream conversions, including funding accounts, opening new accounts, or adding new assets to an account. At the same time, Scottrade can see if high-volume visitor spikes can be attributed to natural search, attribute content to leads generated, and validate if the lead produced a new account.

New insights into customer behaviors enable Scottrade marketers to improve customer experiences and content relevancy. For example, Scottrade can target existing personal account customers with IRA information or 401k rollover content depending on their latest activities. Overall, the brokerage is moving closer to delivering digital experiences that mirror in-branch interactions.

SOLUTION AT A GLANCE

- Adobe Marketing Cloud, including the Adobe Analytics, Adobe Experience Manager, and Adobe Media Optimizer solutions. Capabilities used include:
 - Marketing reports and analytics
 - Ad hoc analysis
 - Display management
 - Integrated analytics
 - Sites
 - Assets
- Core services used include:
 - Dynamic Tag Management, a part of the Activation core service

“Series 7 licensed representatives in branches train to look at the big picture, evaluate customer attributes and investments, and provide appropriate investment options,” says Ruzala. “We can take a similar approach with engaging our online customers and create quality experiences.”

Agile marketing

Using Adobe Experience Manager, Scottrade is now delivering new content and experiences more efficiently. New authoring capabilities and access to centralized digital assets enable a team of 35 marketers to quickly create timely content that resonates with investors.

The centralized model for creating new content and forms also enables better collaboration between teams—such as marketing and legal—to reduce document errors and improve compliance. Additionally, Scottrade can test new experiences and content without leaning on IT resources to spin them up.

“Overall, we’re more responsive to what customers want and we can provide new experiences faster,” says Justin Beardslee, WCM Manager at Scottrade. “And, because of how the solutions work together, we can roll up all of our findings to executives without having to devote too much time to reporting.”

For more information

www.adobe.com/solutions/digital-marketing.html



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