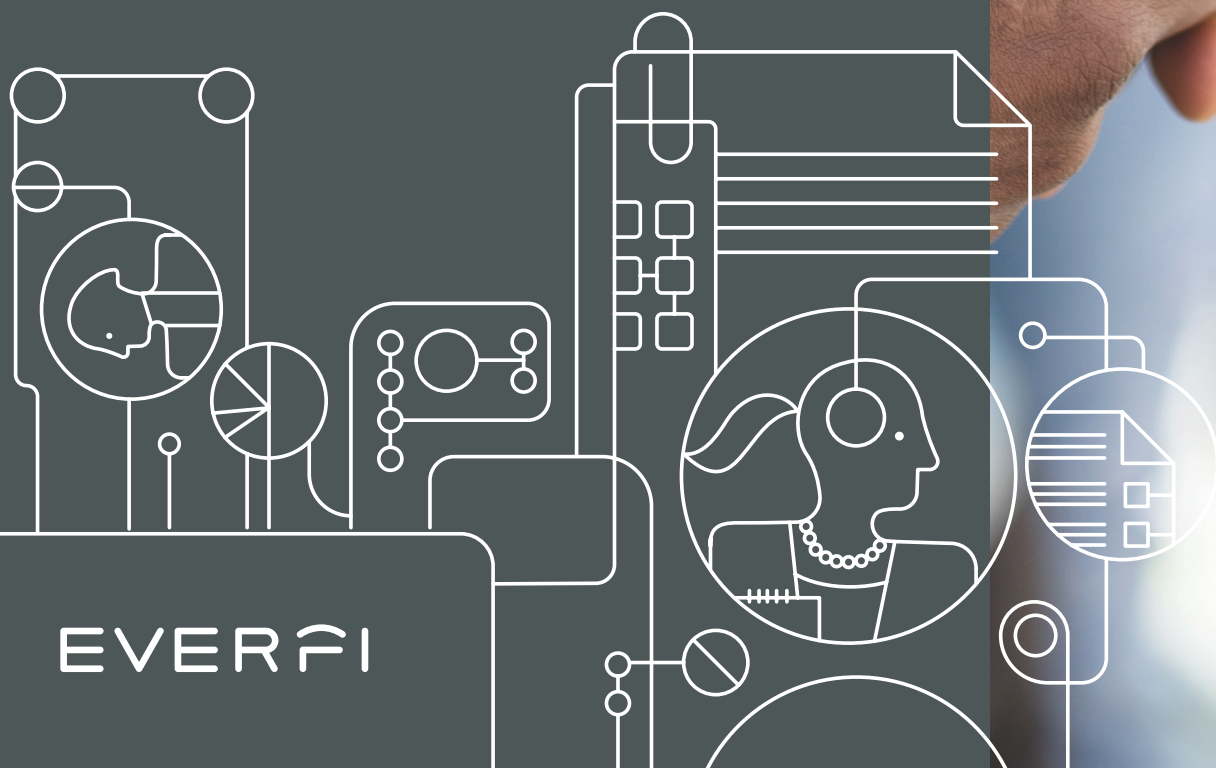


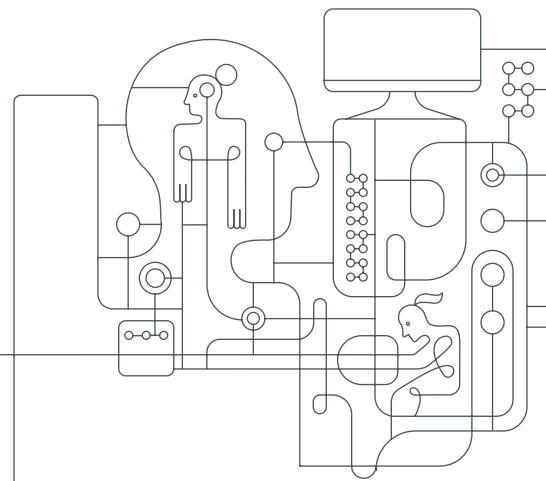
Getting Started with Digital Financial Marketing:

A Tactical Handbook
For Building a Digital
Marketing Strategy
From Scratch



EVERFI

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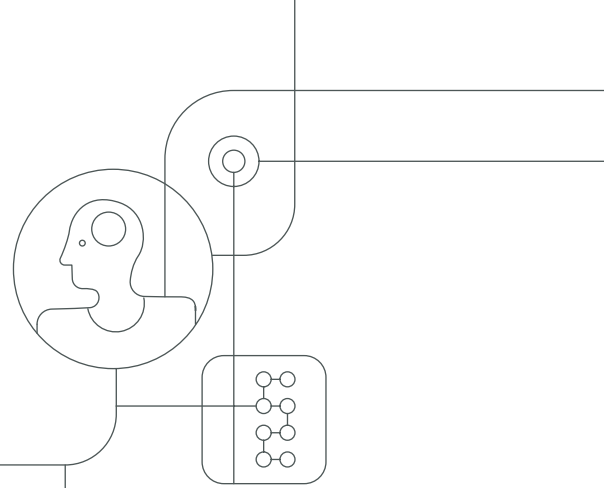
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Introduction

The last twenty years have seen great leaps forward in the development and proliferation of technology. There are now more than 3 billion internet users in the world,¹ and the number of global smart phone users is currently passing the two billion mark.² The result is an always-connected world of consumers, armed with access to knowledge bases, user reviews, competing providers of goods and services—and ready to purchase, anywhere, anytime, from multiple devices. In this new world, consumers rely on financial services more than ever, including everything from savings and transfers to the ability to quickly transact business and pay bills. But technology is invading the financial world as well, with newcomers like Square, PayPal, SmartyPig, and Mint offering consumers ways to manage finances, save, and make payments with less interaction with traditional financial institutions.

To stay relevant and competitive in this new economy, banks must innovate—and they must be part of the digital conversation. In this guide, we will explain the benefits of digital marketing, the channels and kinds of content that make up a successful campaign, and some best practices for the getting the most from your efforts.



1. <http://time.com/money/3896219/internet-users-worldwide/>

2. <http://www.smartinsights.com/mobile-marketing/mobile-marketing-analytics/mobile-marketing-statistics/>

Chapter 1:

Why Digital Marketing Is Critical for Financial Institutions

Since 1995, customer visits to banks have plummeted from more than two dozen per year to roughly three visits per year.³ Without that face-to-face interaction, how do financial institutions connect with their account holders or prospects? How do they build trust or show expertise?

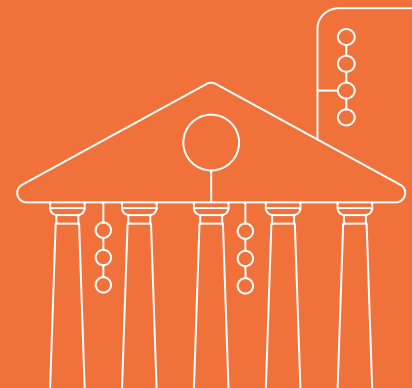
Traditional advertising is no longer the answer. Traditional ads consist of short, single messages—a slogan or tag line, possibly a short narrative. Although they can be clever and can help educate on a single message, these traditional means are limited because they are one-sided. Traditional ads lack depth, offering no conversation and no intrinsic value in and of themselves; the problem is that communication in the digital era demands both conversation and intrinsic value.

Instead, marketing today is a conversation with consumers. Consider financial education, which is a powerful example of modern digital marketing. Rather than the one-sided, and often unmeasurable, delivery of traditional advertising, education offers a tangible, measurable, and valuable outcome—with plenty of opportunities for the consumer to interact or “converse” with the brand.

Digital marketing works because it creates a relationship and provides value—with research showing that, particularly when the value provided is educational, customers become more deeply engaged with their financial institution.

Rather than the one-sided, and often unmeasurable, delivery of traditional advertising, **education offers a tangible, measurable, and valuable outcome**

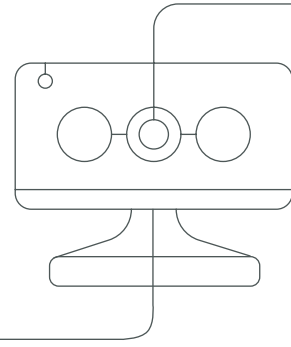
Since 1995, customer visits to banks have plummeted from more than two dozen per year to roughly three visits per year.³ Without that face-to-face interaction, financial institutions need to find new innovative ways to connect with their account holders and prospects.



³<http://www.cutimes.com/2013/04/24/brett-king-and-the-death-of-the-branch-part-2?slreturn=1490387529>

Chapter 2:

Starting the Digital Conversation



Using Content to Establish Expertise

Digital marketing is a conversation, but how do you get started? It starts with relationship-building. By offering content, applications, and programs aimed at engagement, you're beginning a back-and-forth relationship with your audience. By freely sharing your expertise, you not only establish yourself as helpful and knowledgeable about your industry or your audience's needs, but you also begin to establish yourself as the go-to source for all things related to your expertise—and building this trust helps build customer loyalty. There are many different kinds of content you can use to start the digital conversation. Some examples include:

○ Thought leadership

Thought leadership refers to content that offers relevant insights into the trends, pain points, or best practices of an industry or audience. Examples include white papers and guides. The former category can range from more formal or academic, to more casual, lay-person-oriented reports—often presenting a problem or opportunity of interest to the audience. Guides are essentially introductions to a topic within the industry, meant to provide a high-level overview and possibly offering tips or best practices to accomplish a goal, understand a facet of the industry, or get started on a new endeavor. These pieces can deliver a deep dive into a topic—not enough to create real expertise, but more than enough to illustrate yours.

○ Education

In any industry, education remains one of the best ways to display thought leadership and encourage customers and prospects to engage with your brand—but this is especially true for financial institutions. Since education can directly address a stated need or gap, you're helping customers increase their financial knowledge and skill sets, while also building trust and brand legitimacy. All of this increases the chances that, after learning about a specific topic, prospects will come back to you when they need that service or product. This idea is so important that we will come back to it in Chapter 4, where we dive into financial education in greater detail.

○ In any industry, **education remains one of the best ways to display thought leadership** and encourage customers and prospects to engage with your brand—but this is especially true for financial institutions.

○ **Blogs**

These written posts are related to white papers and guides, but are shorter and more focused. Think of a white paper as a meal, but the blog as a quick snack. They educate less, but require a smaller time investment by the reader and, if they sufficiently grab the audience, they make a powerful argument for downloading larger, more nourishing thought-leadership pieces. For this reason, it's a good idea to create blogs that are related to your larger content pieces—tackling a small part of a problem or outlining very basic points. If the blog is valuable and relevant, readers may be inclined to engage with you more deeply.

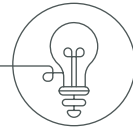
○ **Case studies**

Case studies give your audience the benefit of seeing how your offerings or outreach have played out in real-world scenarios. By relating the stories of previous clients—particularly the problems they faced, their goals, and how you were able to help with both—gives your prospects and clients insight into how you can benefit them. As with other content marketing pieces, though, the case study shouldn't be a hard sell. The point isn't to elevate your offering, so much as it is to educate and reveal a success story that your reader can identify with.

○ **Webinars**

A webinar is a virtual classroom, where a subject matter expert offers advice, presents a demonstration, or imparts new discoveries—via a web-conferencing application. Webinars can be interactive, as well, with presenters asking questions to the virtual audience or answering queries from participants. It's the next best thing to being live on-site with your audience—but in some ways better, as geographic concerns and travel expenses aren't an issue. In addition to showcasing the presenter's expertise, a webinar gives a deeper personal connection. And, because they can be recorded and posted later to your website and social media feeds, these one-time events can live on, imparting wisdom for days and months to come.

Now you've got the content to start a conversation, but to maximize the benefits of that conversation, you should have an objective. Before jumping into content creation, you'll need to determine concrete goals—like increasing deposits or creating greater brand awareness.



Financial institutions interested in starting or deepening digital conversations should begin by setting goals that are both measurable and achievable.

Setting Measurable Goals

As mentioned earlier, one of the many benefits of digital marketing is that it's measurable. With that in mind, financial institutions interested in starting or deepening digital conversations should begin by setting goals that are both measurable and achievable. Consider the following areas of measurement and the Key Performance Indicators (KPIs) associated with them:



Reach

Reach measures the accuracy of your marketing—particularly how well you're choosing your channels and rolling out content across those channels. Reach also asks how well you're being seen by your target audience. Metrics that will best help you determine your reach include audience size, number of subscribers, shares, and site visitors.



Engagement

Engagement is a measurement of how compelling your content is. To determine engagement levels, you should be tracking page views, time-on-site, bounce rates, return visits, referrals, social sharing, and similar metrics. For education programs, track how many users complete modules after beginning them, and how well they do on before-and-after knowledge tests. Understanding how much time your audience is spending with your content and brand can help you direct your further efforts—following up where your audience is connecting with you with the kind of content that they've already shown interest in.



Conversion

Conversion is a measurement of how your marketing is driving sales, impacting lead generation, and creating positive shifts in attitudes, behaviors, and the perception surrounding your brand. You can track conversion through increases in lead generation and sales numbers—although there are accompanying indicators, such as increased traffic and awareness across all channels, and a wider understanding of your offerings and value.

Define specific goals at the outset of your digital marketing efforts—a number of new subscribers to a blog, downloads of a guide or app, or an increase in traffic to your site or followers on social media. If you've never tracked these before, it's hard to determine what the "magic number" for these metrics is; but the truth is that there is no magic number. The point is simply to start tracking them, so you'll have a baseline from which to gauge improvement. If, as your campaign begins, you close in on or surpass your goals very quickly, set them higher moving forward. Eventually you'll understand what the typical range is for your brand and be able to set stretch goals for you reach, engagement, and conversion.

Getting Your Program Off the Ground

Now you understand the different types of content, and you've set your goals. But to make sure your program gets off the ground, you'll need to create content that's relevant to your audience, leverage internal supports, and tap into industry expertise.

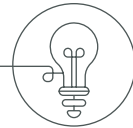
○ Finding Relevance

Your marketing content might seem relevant to your financial institution—to your daily challenges and the opportunities you're seeking—but unless it's also relevant to your audience, it won't work. If you're seeking millennial account holders, don't talk about your vast ATM network—offer a mobile app or the ability to open accounts from a smart phone. Your content should help address a need—and that's where financial education can play a critical role. If you're seeing a high numbers of overdrafts, for example, offer an educational program about how to avoid dipping into the red—and then incentivize people to finish the program with a give-away or a product discount. Reach out to your community to find out where their needs and your expertise overlap.

○ Internal Buy-In

This can be tricky for a few reasons. First, content marketing takes money, though digital marketing generally comes at a lower price than many kinds of traditional advertising. But content marketing is, in many ways, a long game—it takes time to build a reputation and generate interest. Even when digital engagement increases, revenue results may not appear for a significant length of time. This isn't a problem with content marketing, but rather a feature. Because, unlike an advertisement that highlights a limited time offer—which *might* generate short-term spikes in new account holders—content marketing creates trust and establishes your financial institution as a part of your audience's informed decision making process. This gives a greater long-term value to your content marketing program. The return on investment may not be evident overnight, but over time it will become both apparent and integral to your brand's success. Try not to think of digital marketing as a cost center, but rather the accumulation of assets in the form of relationships, contact information, and data surrounding your existing and prospective account holders.

Once your decision makers are on board, it's important to spread the word throughout your organization. Your employees can add extra value to your efforts by becoming brand ambassadors themselves, sharing your content through their personal and professional social profiles—as well as through off line relationships. Your brand's footprint will grow and it's possible that your staff will have personal connections who can benefit from your content, giving you direct connections for deeper engagement.



Your content should help address a need—and that's where financial education can play a critical role. If you're seeing a high numbers of overdrafts, for example, offer an educational program about how to avoid dipping into the red—and then incentivize people to finish the program with a give-away or a product discount.

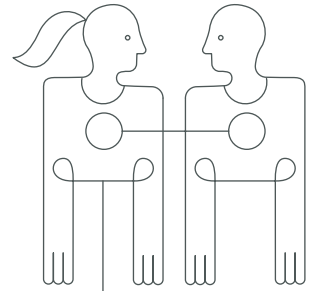
○ **Connecting with Partners**

By partnering with collaborators, influencers, and organizations with interests that overlap yours, you can reach a bigger audience, produce more varied content, and get a better sense of what's relevant, timely, and compelling. A few potential partners include:

- **Journalists, publishers, and news services** who can help you produce and disseminate content. Not only will their audiences add to your visibility, but you'll also gain credibility by being associated with their content.
- **Industry thought leaders** and influencers who are producing their own content. Build a relationship by commenting on their content and sharing it on social sites. Not only can you learn a lot and pick up some social media traction, but after you've established a meaningful connection, ask if they'd consider generating some content for you—consider offering a content exchange between your respective thought leaders. The cross pollination will boost your audience and your credibility.
- **Educators, non-profit organizations**, and others who are involved with your audience can help point out blind spots in financial education. If you're interested in creating a financial wellness program, for instance, schools can help administer them, and non-profits can connect you to under served communities and help you turn them into financially informed prospective account holders.

Chapter 3:

Reaching Your Audience



Once your content has been created, you'll want to spread it within the channels that your audience frequents. Digitally, these channels break down into four general categories—email, website, mobile, social media, paid social media, and blogging. You'll need to decide which of these channels is right for you. You'll also need to find tools to help you manage and follow-up on your content efficiently, as well as make sure it's getting to the appropriate audience at the right time.

Email Marketing

Think of email marketing as direct mail without the paper and postage—the lack of which makes it much more cost effective. And, if you choose your recipient list effectively, the return is significant; by some sources, a business can earn up to \$38 for every \$1 spent on email marketing.⁴ Another benefit to email marketing is that results can be tracked; you can see who's opening which emails, who's clicking through to your offers or additional content. And emails can serve a wide array of purposes, delivering many kinds of messages and content—including those that support financial education programs. Types of emails include:

By some sources, a business can earn up to **\$38 for every \$1 spent** on email marketing.

- **Newsletters**—to keep account holders informed of upcoming events or alert them to promotions, including financial education opportunities.

- **Campaigns**—to educate about special offers or remind them about relevant services and programs.

- **Surveys**—to gather information about account holder needs and interests; this can be a powerful way to test financial knowledge and determine educational needs.

- **Invitations**—informing about events, educational or otherwise, that are coming up

- **Catalogs**—to educate about services, products, programs, and other offerings you're hoping to promote.

- **Nurturing emails**—to keep your financial institution top of mind with prospects, letting them know you appreciate their prior engagement and look forward to a deeper connection when the time is right.

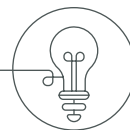
- **Transactional/response**—to send a receipt, confirmation, or thank you to an account holder or prospect. If they've recently participated in an educational program, you can send them results—as well as invite them to log in for

4. <http://www.businessnewsdaily.com/4488-email-marketing-guide.html>

If you don't want to manage the logistics of a large email campaign, there are agencies that can help you, but there are also software solutions that can help you create, schedule, and execute your email marketing. Most include design tools and templates, analytics to track results, and the means to manage your contact lists. The cost for these platforms usually scales to match the number of contacts and emails you'll be handling.

Website Marketing

Your website should be more than a catalog of offerings, contact info, and on line banking portal; it should be a lead-generating machine. As we discussed at the beginning of this guide, brick-and-mortar branches currently see only a small fraction of the visitors your digital branch receives. For that reason, it's even more important to use your website to build trust and generate engagement with existing account holders, as well as present your brand in a compelling way to new visitors to your site. Here are a few ways to market more effectively through your website:



Your website should be more than a catalog of offerings, contact info, and online banking portal; it should be a lead generating machine

○ **Employ analytics and user testing** to tell you what's working on your site and what's not. Gather data on how many visits your site gets, which pages get the most traffic, which embedded videos or other kinds of content get the most views. Other metrics might depend on your site's functionality: the number of accounts opened online or loan applications started, which contact fields submitted, or what education apps or programs are being accessed.

These metrics will tell you what visitors are looking for, what they look at before they contact your financial institution directly or sign up for a program or product, the amount of revenue or the deposits generated by your visitors, etc. It's also a good idea to track what visitors look at after being driven to your site by external content or landing pages; this will help you understand how your other marketing content is contributing to your site's success.

○ **Include education**, because it works. As we discussed earlier, financial education drives referrals. It illustrates your mission, gives prospects a reason to visit your site, and provides value.

○ **Include content**, such as videos, infographics, and other product and financial education materials to let your visitors explore your content all in one place. As stated earlier, not all the content sent across other marketing channels gets seen. When your audience makes it to your website, make sure they're able to learn more about your financial institution—and be sure to arrange similar content together and make it easy to navigate to different kinds of content within a given topic.

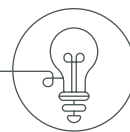
○ **Tell a story** with all of your content, as well as the themes presented on your website, that aligns with your mission and your brand. Be the brand that "understands how financial education can change lives for the better" or "believes a better banking experience starts with understanding." Offer a solution to a problem that matters to your audience—whether it's economic inequality, the inability to save, or the need for community reinvestment. Understanding audience needs and concerns builds trust and offering a solution builds loyalty.

Mobile Marketing

Two years ago, mobile devices overtook desktop computers as the primary way that users go online, and the proliferation of mobility only continues to rise.⁵ At a minimum, your website should employ a mobile-first or responsive design that allows your audience to interact with you on-the-go in an intuitive way. Even better, engage with your audience in ways that reflect their increasingly mobile lifestyle, including mobile banking or financial education apps, mobile messaging about special offers or educational programs, and push-notifications about items of interest.

Social Media Marketing

Social media serves the dual purposes of giving you a platform to share content as well as connect with individuals and organizations that support your brand. By leveraging multiple platforms organically, as well as buying advertising on social, your financial institution can gain visibility, drive leads, and reinforce its brand identity. The following are powerful platforms to create conversations and drive deeper engagement with your financial institution:



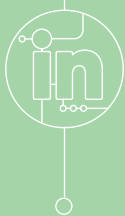
Engage with your audience in ways that reflect their increasingly mobile lifestyle, including mobile banking or financial education apps



Twitter is a fast-moving stream of links, messages, images, and more. It's a great place to connect directly with content partners, industry leaders, account holders, and participants in financial education programs. For example, a congratulatory tweet for improving the financial literacy of a school or other organization boosts your reputation and your visibility.



Facebook is more often associated with personal connections (rather than professional), but posts here live longer than on Twitter and they have the ability to generate lengthy comment threads. financial institutions seeking to generate B2C connections in particular should set up a Facebook page and begin posting content.



LinkedIn is best for generating professional connections and sharing industry-specific content and thought leadership. This is a great platform for engaging with other leaders and influencers in your industry—as well as other industries that can support yours. If you're pursuing financial education, for example, connecting with educators and researchers can help you uncover specific needs as well as link you to groups in need of your instructional programs.

5. <http://www.smartinsights.com/mobile-marketing/mobile-marketing-analytics/mobile-marketing-statistics/>

Paid Social Media

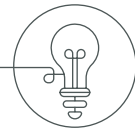
Paid social increases the chance that your social media posts will be seen by the audience of your choice. Because social media feeds are in constant motion, only a small percentage of your audience will see any given post. Paid social takes the guesswork out of posting, letting you strategically choose your audience. Paid social's targeted and timely nature results in a 25 percent higher conversion rate than organic social—making it an investment with significant returns.⁶ The costs themselves are dependent on the time, location, and audience, as well as the bidding system you choose:

CPC (Cost-Per-Click) charges you for each time a user clicks your ad—the idea being that you're only paying for hits, which makes this option appealing to organizations with limited budgets, or who are new to their social media efforts and still trying to determine what content works best.

CPM (Cost-Per-Thousand Impressions) charges for every thousand views your ad receives. This method boosts awareness, but because it's focused on displaying your ad rather than click-throughs to your content, it will likely generate fewer direct conversions. If you simply want your financial institution's content to be seen, CPM is a valid choice—but you won't necessarily see results as quickly as you would with CPC.

Blogging

While a blog isn't an exclusively social platform, your blog is in many ways a social channel unto itself—presenting content and encouraging comments and shares. While blog sites don't generally spawn the comments and conversations of social platforms, sharing your blog content across your social channels should generate social engagement. A well-curated blog will also help steer some of that social traffic back to your organizational website, offering your audience a more thorough look at your brand and offerings.



Your social and content efforts should complement and boost each other. Delivering content through multiple channels and platforms, linking relevant pieces of content to each other, and finding additional opportunities to comment and share throughout your networks will drive more engagement, and result in more conversions.

6. https://bitly.com/blog/paid-social-metrics/?utm_campaign=July+Blog+Posts&utm_medium=bitly&utm_source=Social+Media+Blog+Posts

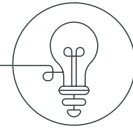
Customer Relationship Management and Automation Tools

Knowing how and where to post your content is just the first step to digital marketing. Customer relationship management (CRM) tools and marketing automation platforms can help keep your efforts efficient and on track—as well as help you understand how your audience is responding to your marketing efforts and how effective your sales team’s follow-ups are.

At its most basic, a CRM platform consolidates all the information about a customer or prospect into a manageable and trackable database. This information can include emails they’ve opened, click-throughs to your site, page visits, calls they’ve made to you, any previous purchases—virtually every way a customer can interact with your business, even social engagement. By tracking all these pieces of the customer puzzles, you can see what elements are effective and where to focus and hone your efforts. *CRM platform vendors include Salesforce, Oracle, SAP, and Adobe.*

You’ve likely noted by now that there are a lot of little pieces to digital marketing. Managing every tweet, post, blog, and email sounds like a lot of repetitious busywork. This is where marketing automation really pays off. By automating email, social posts, and other routine content roll outs, thank yous, and follow-ups, marketing automation software can save time and help you drop content at the most effective times and days, even when you’re otherwise engaged. Marketing automation can also help you fine-tune the mailing lists you’re using, allowing you to create email lists that are relevant to specific kinds of content, and better target your audience in effective and personalized ways—at the appropriate stages of their customer journey. *Marketing automation platform vendors include Eloqua, Marketo, Hubspot, and Pardot.*

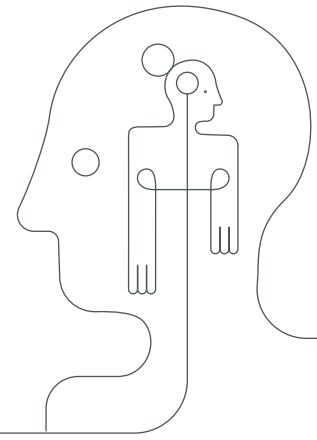
By helping you get the most out of your content and better connect with customers and prospects, the combination of CRM and marketing automation tools can have a powerful impact on time and money savings and the generation of revenue.



Customer relationship management (CRM) tools and marketing automation platforms can help keep your efforts efficient and on track—as well as help you understand how your audience is responding to your marketing efforts

Chapter 4:

Driving Engagement with Financial Education



Financial education can be a powerful means of driving engagement and loyalty for banks and other financial institutions. Online tools and mobile applications geared towards presenting educational modules—and then testing participants on the materials—have benefits that rise above other kinds of content.

The Benefits of Financial Education:

- **Show off your expertise** by offering valuable instruction that is relevant to your audience's needs. Financial education is rarely a part of the lay person's education, yet managing finances is a big part of life. Letting your audience "in on the secrets" of your industry builds trust and situates your financial institution as their go-to for further financial information, services, and products.
- **Learn about your audience** through testing. While a blog post can educate and inform an audience, the marketer rarely gets a sense of what readers are retaining or what areas might need further follow up. By tracking test scores before and after your financial education program, can tell you a lot about the needs and blind spots your participants are facing—as well as see their progress. Participants will be grateful for the gains they're making in financial literacy and appreciate your financial institution's part in their newfound ability to navigate their finances. And by offering multiple modules, you can gauge literacy levels and need by tracking the number of participants start and finish each topic.
- **Transform your audience** into well-informed, engaged account holders. If your audience is made up of existing account holders, they'll be able to make better decisions, will show greater interest in more of your services, and grow into brand ambassadors. If your audience is prospects, education can bring them aboard, showing them how to be informed, active account holders. By offering education topics that align with areas you'd like to promote—for example, financing a first home or college savings accounts—you can generate interest in your offerings as you educate. It's win-win.

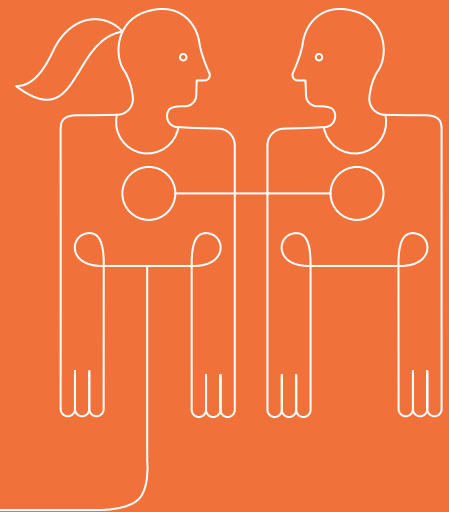
Financial education can be a powerful means of driving engagement and loyalty for banks and other financial institutions.

The Outcomes of Education

A 2014 FICO survey found a strong correlation between customer engagement and bank-sponsored financial literacy programs; following an education-based content marketing program, bank customers not only used more banking services, but also became more loyal to their financial institutions.⁷

In addition to deeper engagement and loyalty, educational content also increases the likelihood of referrals. Research by EVERFI reveals that customers that purchase banking services after engaging in on line financial education are more than 90 percent more likely to tell friends and family about their experience.⁸ This word-of-mouth, whether it happen face-to-face or through digital channels, creates a second level of interest in the involved brand. And, because these referrals are coming from real-life interactions, rather than an advertising channel, they are trusted. Simply put, content marketing—especially with educational programs—is capable of creating brand ambassadors, helping you share the value of your brand.

Customers that purchase banking services after engaging in online financial education are more than **90 percent more likely** to tell friends and family about their experience.



7. <http://www.rexcuadvice.com/blog/credit-unions-and-financial-literacy>

8. <http://www.businesswire.com/news/home/20060522005461/en/Online-Consumer-Education-Programs-Outperform-Traditional-Media>

Conclusion:

Tracking & Maintaining Engagement

One of the most important points to remember about digital marketing is that it's never done. You should be constantly honing your efforts—even from the start. As you roll out your first digital marketing campaign, engage in testing. Often, something as simple as changing the color or text on a button can make a measurable change in content performance. “Learn more” vs. “Download your free guide”—which one drives more action? This kind of A/B testing—delivering two versions of a piece of content and seeing which does better, A or B—can make a significant difference.

It's also important to remember that content marketing is a long-term strategy. It only works if you continue to do it—on a schedule. Many financial institutions start off strong, but then fizzle out quickly. To ensure the creation and rollout of content, create a year-long strategy with a calendar of action items. Working from your goals and KPIs, determine how many blog posts, tweets, and Facebook posts you'll do each week, and then assign them to individuals who will be accountable for each step and will report metrics to your team as your plan unfolds. The key is to be consistent. A drop in engagement on your part will cause audience interest and your number of leads to drop as well. But if you commit to digital marketing for the long haul and maintain your efforts, you should see greater engagement with account holders and prospects, and a significant return on your investment.

Content marketing is a powerful tool for engaging new audiences, building a brand identity, strengthening customer relationships—and impacting your financial institution's growth. When developed with care, your content should transform your marketing team into a customer acquisition engine that fuels itself—the more ROI you generate, the more content you'll be able to produce. The numbers speak for themselves.

When developed with care, your **content should transform your marketing team into a customer acquisition engine that fuels itself.**

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