

A photograph of a man in a dark suit and white shirt, smiling and holding a white marker, standing in front of a whiteboard with yellow sticky notes. The image is partially obscured by a large blue and orange graphic overlay at the bottom.

BLUEPRINT FOR RELATIONSHIP MARKETING IN A DIGITAL AGE

For Financial Professionals

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INTRODUCTION

Relationship marketing may seem like just another industry buzzword. At FMG Suite, we believe it is at the core of an effective, comprehensive marketing plan. It impacts every part of marketing, including branding, content creation, lead generation, communication, and analytics.

How you handle relationships with existing clients determines whether you can rely on referrals to drive new business.

Relationship marketing has been an effective marketing strategy for FMG Suite, and we wanted to create a document that explains it and proposes it as a viable marketing strategy for the financial professionals we serve.



The Changing Landscape

The competitive nature of the financial advisory business intensifies with each passing year. While financial professionals may see their assets under management (AUM) increase, their margins are shrinking. Retiring advisors struggle to find the next generation of advisors willing to purchase their books of business. New technology constantly disrupts the status quo. In short, the industry landscape for financial professionals is shifting.

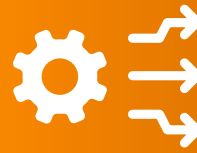
A new picture is emerging of the relationship-based advisor. This modern breed of service professional focuses on providing value to clients in a new and exciting way. Advisors who successfully pair their relationship marketing efforts with emerging technology increase their communication bandwidth through automated content distribution. Their new capacity allows them to deepen existing client relationships and forge new ones.

Financial professionals and broker-dealers alike are realizing that the ways of the past will not suffice for the future. But what is the right strategy? What is the path to growth? Despite significant market declines in December 2018, RAUM increased to \$83.7 trillion in 2019 from \$82.5 trillion in 2018.¹ From where did the lion's share of this growth come? Was it prospecting efforts, attracting new clients through advertising, and traditional exposure?

To a degree, yes.

The majority (51%) of that AUM growth came from advisors who identified their ideal client persona and define their value proposition², strategies that allowed them to better leverage existing relationships.

- These advisors beat the industry average for **AUM growth by 42%**
- Among these advisors, **87% use technology** to create a holistic view of clients' lives, interests, and preferences
- **53% use automated emails and text messages** to collaborate, maintain, and deepen client relationships.
- **77% provide visual reports** and use technology to both simplify and enhance the client experience.³



Financial professionals who successfully pair their relationship marketing efforts with emerging technology increase their communication bandwidth through automated content distribution.



The 9-to-5, office-based culture, with its coffee for closers and gong-ringing ceremonies to celebrate new sales is gone. In its place, the new generation of mobile financial professionals is interacting with clients and prospects via a range of digital channels including social media, text, chat and video. Wealth management firms that embrace these technologies and train and empower advisors to use them effectively will ultimately win the war for talent, but very few are delivering the solutions that younger advisors demand.

- Mike Foy, Senior Director of the Wealth and Lending Intelligence at J.D. Power⁴



The Benefits of Relationship Marketing

Before you start implementing a new strategy, you might rightly be asking what exactly you have to gain from relationship marketing. Here are the primary benefits you can expect when you follow this blueprint:

Ensuring Client Satisfaction

To achieve client satisfaction, an advisor's communications must be accurate, relevant, and help to establish community and rapport.

Relationship marketing prioritizes client satisfaction over prospect acquisition. For service professionals like financial advisors, it stresses the long term relationship between a client and an advisor. It highlights the need to create client satisfaction. A fully engaged customer exhibits 51% higher revenue and sales than actively disengaged customers.⁵

Generating Reciprocity

We live in a transactional society where gift-giving (providing value with no expectation of return) is seen primarily as a nicety. In ancient cultures, the exchange of goods and services without an expected return was the basis of many cultures' economies, and gift-giving was necessary for survival.

What makes the ancient mercantile strategy of gift-giving a viable marketing concept in modern times?

The answer lies in a trait that evolutionary biologists refer to as Direct Reciprocity. Direct reciprocity is a desire that arises when the advisor consistently provides their clients with valuable "gifts" that positively affect the recipients' wellbeing. For example, an advisor may offer valuable market insights in the form of monthly videos or quarterly ebooks to his clients, who may reciprocate in the future by referring the advisor to their colleague seeking investment advice.



Delivering Value

How does an advisor retain the power of 1:1 engagement through channels such as email and social media?

The answer is simple yet complicated at the same time: Provide real value through insightful and instructive content.



Firms that actually create value, that actually add services, that actually help the advisor achieve their goals and deliver a better experience to the end client—those are the ones that will continue to be part of the supply chain. The rest will be marginalized.

- Matt Lynch, Managing Partner of Strategy & Resources LLC



Enabling Personalization

Tailoring value to recipients increases the ‘spirit of the gift.’ It establishes Direct Reciprocity. By leveraging data collected through online and offline engagements, the savvy advisor can deliver maximum value to each member of their audience, including clients and investigating prospects.

Developing personalized relationships with clients and prospects is the basis of relationship marketing practices. 72% of clients only engage with marketing messages that are customized to their specific interests.⁶

Increasing Engagement

As the relationship between an advisor and client grows, the advisor has the opportunity to provide education using other avenues of engagement. If these offerings hold real value, the client will be more likely to invest more assets with the financial professional. The results of the free exchange of value-based gifts and past service inspire reciprocity.

Despite the importance of keeping clients engaged, only 29% of B2B customers can be classified as highly engaged.⁷

Retaining Clients

Client retention is the ultimate goal of relationship marketing. When tracking the lifetime value of each contact, advisors easily see the benefit of retention. Increasing customer retention by 5% increases profits by 25%, while new customer acquisition costs 5 to 25 times more than retaining existing ones.⁸

Long term clients are less sensitive to fluctuations in price over time. They experience the growth of the practice alongside the advisor. As their financial prosperity grows, they develop a feeling of camaraderie and become even more valuable as a client.



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Generating Referrals

The golden ring of retention, coupled with satisfaction, is the referral. From frank exchanges of information to casual references to quality service, word of mouth serves as the gold standard of marketing capital.

People trust recommendations from friends and family over any other type of advertising (92%) and 74% identify word-of-mouth as a key influencer in their purchasing decision.⁹

THE BLUEPRINT

The blueprint is unique among document formats. It is created to be completely actionable, taking a team from the beginning through to the end of construction.

Blueprints are divided into three logical sections:



Pre-production Plan

The details of what must be gathered and prepared before construction begins.



Active-production Plan

The step-by-step process of building the project presented in a way any team could reasonably execute.



Post-production Analysis

The review phase that highlights any changes needed to the original construction.

We want our blueprint to relationship marketing to present a pathway to marketing success in as precise a document as one would use to guide a construction project. We take the three-phased approach and feel confident that those who follow it carefully will end up with a functioning marketing plan.

PRE-PRODUCTION PLAN

When implementing a new marketing strategy, the importance of the preparation phase cannot be overstated. While it might be tempting to skip right to execution, there are important questions around the advisor's offering that must be thoroughly thought out and documented.

Spending an appropriate amount of time in the pre-preparation stage is one of the most predictive factors of eventual marketing success.



Give me six hours to chop down a tree and I will spend the first four sharpening the axe.

- Abraham Lincoln



Establishing Your Brand Foundation

Conscious of it or not, every entity doing business has a brand. Articulating your brand identity starts with understanding how a company is perceived by its public.

This process is the fundamental question of defining your brand's foundation. You can not begin to market until you know what your brand is. Or, more precisely, without understanding your brand, you will not be able to market effectively. There are only brands that have worked to define themselves, and ones that have not.

When working to define a brand, there are three crucial concepts. It will be imperative that dedicated teams work with internal stakeholders to clarify these elements:

- **Company Values**
- **Unique Value Proposition**
- **Features vs. Benefits**



Company Values

The first step to defining your brand identity is to define the values that are inseparable from the foundations of the business. Identifying values can feel like a soft science for many professions accustomed to more tangible data sets. Self discovery on an organizational level is tricky, but know that nearly 65% of consumers say that shared values are the main reason that they have a trusted relationship with a brand.¹⁰

These values dictate the strategy of how those client relationships are managed and developed.

Rather than generating a simple list of vague value-based words, a company must demonstrate its values through behavior. This effort to define values is a two-way communication, crucial for both clients and internal operators to understand. A company's failure to align its activities with its stated values will result in a perceived disingenuousness, the kiss of death for a brand.



Unique Value Proposition (UVP)

Once company values are defined, the next step is to codify the unique process and execution strategy that differentiates it from its competitors. If there is no difference between one brand and another, there can be no intelligent decision made by a consumer when choosing among the two. Only by establishing a unique process can one brand hope to gain the upper hand.

A company's statement about what problem it solves and how it does it differently is called a Unique Value Proposition (UVP). It is not enough to have a vague understanding of the UVP; companies must capture it in writing, and ensure it is the foundation of all messaging.

Start figuring out your UVP using this guidance:

- **Identify all the benefits your product offers.**
- **Describe what makes these benefits valuable.**
- **Identify your customer's main problem.**
- **Connect this value to your buyer's problem.**
- **Differentiate yourself as the preferred provider of this value.¹¹**



Features vs. Benefits

The distinction between feature and benefit can be elusive and is illustrated best by the marketing campaign that accompanied the release of Apple’s revolutionary iPod product. One of the key features of the initial version of the iPod was the incredible memory capacity of such a small device.

Released in 2001, the original iPod boasted a then-impressive single terabyte of data. However, the term terabyte sounded far too techy. Many found the concept of 1000 megabytes hard to imagine.

Apple overcame this hurdle by shifting focus from the feature to the benefit. Advertisements for the iPod all used the slogan, “1000 songs in your pocket.” That was something people could understand! It drove home the revolutionary nature of the device. The iPod went on to completely transform an entire industry.¹²

Gathering Your Tools

They say craftspeople are only as good as their tools. While relationship marketing relies on the ability of your company and individual advisors to provide value, the means of delivering that value will be through a series of digital assets. Finding the right vendor to supply your company with these tools is the primary question that stands in the way of most firms as they move toward implementation. Here are the most critical aspects of your marketing technology stack that you need to consider.



Website

Whether you are developing a company-wide website or single websites for individual advisors, it will be the digital entrypoint to your brand. Its look and feel and messaging should communicate your values and your value proposition.

It is helpful to think of a website as a hub connecting the spokes of your marketing effort. While social, email, and other initiatives are crucial for the distribution of content, the goal of most assets should be to drive users back to the website. It will act as a repository for all subsequent marketing efforts, as well as a destination for your prospects.

A website has many advantages. It provides prospects and clients a chance to take a “deep-dive” into your content and helps define your services.

Websites are also where lead generation forms will live. These forms can either be in the general areas of a site or connected to lead magnet landing pages. Either way, their goal is to grow an advisor's audience by adding people to their email list.

A website should be laden with value. Every page should strive to share insights, define the brand, or deepen an advisor's relationship with their visiting audience. This ability to present a well-designed path to mastery of a subject is crucial in a relationship marketing strategy.



Blog

Blogging has become the bread and butter of content marketing. The continuous publication of valuable content provides several significant benefits to an advisor's marketing plan. Blogs establish an advisor's online presence for search engines, helping the right prospects find the right advisor when searching for relevant services.

On top of that, the ongoing development of a blog is also a branding effort, with each new article defining more precisely the area of expertise claimed by the advisor.

The goals of a successful blog are to establish breadth and depth of knowledge.



Social Profiles

Treat your social media profiles like your office space and design it professionally. Ditch the Twitter egg and replace it with your best headshot, make sure all your information is updated, and post content that is relevant to your audience. These are some simple ways to make sure your profiles further your brand.

Don't be afraid to let your personality shine through in your social profiles. For most advisors, the goal is to work with an ideal base of clients – people you actually enjoy being around.

The best way to attract your ideal target market is through your personality and social media content. Make sure your social profiles are set up to attract your ideal client.

ACTIVE PRODUCTION PLAN

Active planning means executing your plan while keeping up, and quickly responding, to changing conditions.

An active production plan gives you the power to better manage your business, by analyzing and understanding historical performance to inform and predict future performance. An active planning process is the key to accurate, agile plans that help ensure success in executing your relationship marketing plan.



Content Creation

When sharing content, make sure to have your audience in mind and provide valuable information and insights. Who is the audience? Why should they read this? And what action do you want them to take?

If there are issues that are top of mind for clients or there are common questions being asked, consider sharing something that addresses that topic.

A common hurdle that prevents financial professionals from creating content regularly is getting compliance approval. Don't let that stop you. Use a mix of pre-written compliance-friendly content with your own content.

Audiences consider more than 60% of blog content either poor or irrelevant so it's important to find, create, and share information that speaks to your audience.¹³



Customized Content

A critical aspect of relationship marketing involves the customization of communication between an advisor and client. Relationship marketing strives to reintroduce the personal nature of communication while maintaining the inexhaustible scaling provided by modern technology. 78% of prospects said personally relevant content from their advisors increases their intent to engage.¹⁴

The resources and information shared by an advisor through their marketing effort need not (and should not) only reflect their proprietary content. They must drive their audience to appropriate resources of value that will increase the value of the relationship.



Compliant Content

It can be challenging to create insightful, valuable content that meets FINRA standards. Trying to make it through the compliance process can stop a marketing effort before it gets started.

A compliant-friendly content library is a natural solution to an advisor's content question. Most marketing providers do not have the creative bandwidth and production capabilities needed to create a library of content sizable enough to be utilized in automation.

A content library like that must provide significant depth and breadth on several subjects to allow advisors to pick and choose the best pieces as they define their brand position.

Content Distribution

“If a tree falls in the forest, does it make a sound?” With the old saying as with any marketing asset, if you take the time to create content but don’t market it, no one will read it. To get the most traction out of your content, you must establish your distribution channels.



Email

Email is incredibly versatile. The average return on email marketing is 3800%.¹⁵ While that number may be hard to contextualize, it is clear that few (if any) other channels provide the chance to convert prospects to clients like email.

An email system needs several features to be a useful tool for marketing:

- **It must connect to a customer relationship management** system that allows advisors to add new contacts quickly and efficiently.
- **It must allow contacts to be segmented** to enable advisors to personalize messages to their prospects and clients.
- **It must contain automated triggers**, like response forms, allowing your marketing machine to run 24/7.

81% of marketing professionals say email marketing drives customer acquisition and retention. Email’s role in your marketing is a crucial one, and cannot be ignored.¹⁶



Physical/Direct Content

While digital communication is a great way to expand the scope of 1:1 relationship marketing, few mediums can match the intimacy and immediacy of print. 7 out of 10 Americans report that they find direct mail advertising more personal than online ads.¹⁷

Print elevates communication efforts into the realm of the tactile, immediately increasing its perceived value. Physical pamphlets, flyers, greeting cards, and other pieces communicate more value than their digital equivalents.

Few digital platforms offer the ability to coordinate online communication efforts with a print campaign. Finding the right solution for this aspect of delivery narrows the possible candidates considerably.



Event Marketing

Event marketing is nothing new for financial professionals. A digital marketing solution must integrate event planning. This critical aspect of advisor relationship marketing needs to fit into the larger picture of an advisor's digital presence and communication strategy. 79% of US marketers generate sales using event marketing.¹⁸

Events require a well-managed calendar integrated into the website hub as well as the ability to drive traffic via social and email to upcoming event pages.



Social Content

Social marketing is a hot topic. Many advisors understand that there is excellent potential in presenting themselves over social platforms, but the exact path to execution is often obscure as well as anxiety-inducing.

Investing social content that is not only informative, but reveals an advisor's personality and communicates transparency is also crucial. 53% of consumers say they're likely to buy from brands that are transparent on social. And 86% of Americans say transparency on social media is more important than ever before, which means they're willing to take their business to a competitor if they see a lack of transparency.¹⁹

Content Automation

A marketing solution must continue to work even when an advisor can not spare the time to be managing it. Marketing automation takes what could be a limited effort of outreach and turns it into an ongoing business generating machine. Finding the tools that handle the most important aspects of automation is crucial for an advisor looking for a vibrant marketing solution.

According to recent studies, marketing automation on average drives up to a 14.5% increase in sales productivity and a 12.2% reduction in marketing overhead. 80% of marketing automation users saw an increase in the number of leads using marketing automation software, and 77% had an increase of conversions.²⁰



Campaign Automation

Automated campaigns need to check several boxes in the execution of a communication plan:

- **It must be triggered.** Triggered in this case means that they begin automatically when a client or prospect takes action. Without an active trigger, a campaign can not be considered automated.
- **It must have a strategic cadence.** The pacing and span of the communication that follows the trigger must be designed to take a user from point A to point B. It should advance their path toward engaging the advisor's services.
- **It needs to incorporate quality content and present it expertly.** The best campaigns are value-delivery juggernauts that over-deliver on expectations and inspire their audience to take a well-designed Call to Action that will deepen their relationship with the advisor.

Campaigns can exist entirely in one medium, like email, or can span across several channels. They can be ongoing or short term. They can be evergreen or timely. The important thing is that they are automated and able to be triggered 24 hours a day, seven days a week, 365 days a year.



Social Automation

Automated social posting is an incredibly effective way to build a bedrock foundation from which to launch a thought leadership presence online. If content does not appear at expected times, the audience will turn elsewhere for their value.

- **It will be able to schedule posts to the three major platforms, Facebook, Twitter, and LinkedIn.** A useful scheduling tool will allow the creation of dynamic posts and the ability to schedule them to give an advisor the ability to tackle large spans of their marketing plan in one sitting.
- **It must have the ability to draw from a content bank and post automatically.** Most advisors do not have the time to keep up their social profiles every day. Short of hiring a dedicated social manager, the only way to maintain an ongoing social presence is through automation, paired with a library of ready-to-use content.
- **It must integrate with compliance best practices.** A social publishing tool must follow compliance regulations regarding documentation and archiving. They must also provide a simple way for social content to pass through compliance and receive approval before being posted. If approval becomes a bottleneck for social, it dilutes the timeliness of the post.

POST PRODUCTION REDESIGN

The data gathering aspect of relationship marketing cannot be understated. There is no way to make credibly strategic decisions about marketing direction without stable client and prospect engagement information. The ability to collect this information is a crucial aspect of any marketing stack.

An all-in-one solution will naturally have a more 'soup-to-nuts' analytics gathering capacity. It will not suffer from the gaps in monitoring that can occur with multi-vendor stacks.



Marketing Analytics

Marketing analytics is the process of measuring, analyzing, and managing your marketing strategy's performance to maximize its effectiveness and optimize your return on investment (ROI). Analytics allow marketers to be more efficient and minimize wasted marketing budget.

This one is pretty obvious: if something costs more than what it's giving you back in return, it's not a sustainable business strategy. That's why it's important to measure your marketing efforts.



Companies making improvements in their measurements and ROI capabilities were more likely to report outgrowing competitors and a higher level of effectiveness and efficiency in their marketing.

- The Lenskold Group, leaders in marketing profitability management



Installing Google Analytics on your site will provide the insight and reporting you need. Google Analytics is free and easy to implement. There are several Key Performance Indicators that will give you important insight into the efficacy of your relationship marketing efforts.



Visitors

The people who come to your site. Once they are there, they can do a variety of actions.



Page/Visit

The number of pages on your site that the average visitor has been to. If the number is too low, it means that visitors may only be viewing your homepage or another popular page. If it is too high, visitors may not be reading pages, and rather just clicking through. Strive for a happy medium.



Pageviews

The number of times visitors viewed a specific page. Pageviews are counted when a visitor views, goes back to, or refreshes a page.



New Visitors

The number of visitors who came to your site for the first time, which is determined by whether or not they had a Google cookie from their last visit.



Time on Site

How long visitors spend on your website overall, which is the sum of the different "Time on Page" measurements.



Social Traffic

The traffic generated to your site from your social profiles, like Facebook, LinkedIn, and Twitter.



Bounce

Someone who came to your website, viewed a single page without interacting, and left. Usually bounce is seen as a bad thing, unless you are directing traffic to a single landing page or contact form.

Content Repurposing

We get it. You're busy, and content marketing is hard. Getting the most traction out of the pieces you create will help save you time, resources, and will even generate a new audience. Below are a few of our favorite ways to repurpose content:



Turn Old Blog Posts into Whitepapers

If you notice that you've posted a few blog posts about a similar topic, it might be a good time to group those posts and turn them into a longer piece like a whitepaper or guide. For example, we turned our many posts on social media into our whitepaper, [The Financial Advisor's Guide to Social Media](#).



Turn Data Into Case Studies

Whether you are using a CRM system or manually tracking your clients, you probably have a lot of data about their investments, portfolio performance, engagement, and more. While case studies can be a bit of a compliance tip-toe, you can aggregate and anonymize data to create case studies of your own.

Case studies are similar to testimonials because they establish proof that the tools or services you offer work. They are often framed as stories, showing the progress of one customer's journey. A customer may have a problem, turn to a company, and find a way to solve their problem.

For example, in a [previous Live Video Broadcast](#), we showed how advisors solved a problem using FMG Suite products. In contrast, a testimonial is often a customer saying something positive about your company but not sharing how they use the tools. Both are great marketing aspects, but it's important to understand the difference.



Turn a Presentation into a SlideShare

Any financial advisor who has hosted an event with a PowerPoint presentation understands the hard work that goes into preparing these slides. And thanks to SlideShare, LinkedIn's slide sharing social media, you can reuse and recycle this material.

Chances are, there were people who wanted to attend your presentation but were unable to. By posting your slide deck on [SlideShare](#), you can make it easy for prospects and clients to receive the information and get even more traction out of your hard work. You can also easily embed SlideShares into your blog, post them on social media, and direct traffic back to your site. Content marketing is one big loop and recycling content closes some gaps you may not have known existed.



Turn Visual Content into an Infographic

Have some pictures from your last community event, graphics that an internal team drafted up, or images from your website? These visual assets can quickly be turned into an infographic, which breathes new life into them. We suggest using sites like [Canva](#) or [Easel.ly](#) to create infographics quickly and easily. Get leads from these infographics by gating them on your site, embedding them into blog posts, or sending them out through email.



Consolidate Into a Newsletter

Lastly, after creating all of the above assets, create a newsletter for your company and grow your email list! One of the best ways to repurpose content is to group it together, send it out to your email lists, and drive traffic back to your site.

NEXT STEPS

The new landscape of the financial advisor sector calls for a shift in strategy. The decision to adopt a relationship marketing strategy should not be entered into lightly by an advisor. It is essential that advisors and their organizations recognize the challenges and commitments required if they choose this path to grow their business. The benefits, however, drastically outweigh the liabilities of time and resources. This form of marketing is the foundational aim of the FMG Suite solution.

[FMG Suite's Marketing Solution](#) offers a collection of tools, technologies, content, and support systems that are tailor-made to help advisors with their relationship marketing.

We hope you will [reach out to one of our representatives](#) to explore how FMG Suite can help your company succeed.

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(858) 252-1271 | fmgsuite.com

12395 World Trade Dr., Ste 200,
San Diego, CA 92128

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