

A Time of Change: The New Normal Is the Norm

by Dale "DataDale" Filhaber

THE WAY WE MARKET IS GOING TO BE DIFFERENT because the way people behave has changed. There will be a time when we no longer refer to customer behavior as the "new normal." Let us review some of the things we have learned during the COVID-19 pandemic. For many businesses in the deathcare industry, the pandemic necessitated many changes, including:

- Transformation in media consumption
- Importance of customer retention
- Heavy reliance on technology
- Fewer in-person visits
- Different staffing patterns
- New types of credit options
- Increased concern with fraud, both cyber and business.

Transformation in Media Consumption

A significant proportion of the world's population has been under some form of lockdown to curtail the spread of COVID-19. Because of that, we are consuming more media to keep us informed and entertained. This has created an opportunity for media companies to engage a captive audience and for businesses to market their products.

We have seen an uptick in direct-mail response. People have been home and are reading and acting on their mail. More businesses are using mail to drive people to their websites. Direct mail continues to provide high return on investment (ROI). It is an excellent way for businesses to stand out and be noticed.

Mobile Marketing

People are attached to their mobile phones for updates and information. Digital display advertising has taken off dramatically. New companies have emerged with different kinds of digital marketing platforms that offer marketers a wide range of marketing options. This has given advertisers new options and has made the process more affordable.

Some of the new trends in digital display include addressable geo-fencing

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and competitive marketing. Companies in the deathcare industry have done well with both. Pricing typically ranges between \$3.50 and \$15 per thousand impressions. The pricing varies depending on the volume of impressions purchased and the types of targeting tactics used.

Just think about ads about your funeral home or chapel popping up on the phones of people who are visiting hospital emergency rooms. While it may sound awful, we know that people who have lost a loved one in a hospital use their mobile phones to locate someone to help them with the deceased. Having an ad pop up at the right time is just good marketing.

There are also opportunities to market on social media, including Facebook and Instagram. Facebook is not just for posting pictures of cute puppies. If you have a large Facebook following, this may be a good channel for your advertising. Facebook advertising generally costs between \$4 and \$15 per thousand impressions. All of these digital marketing efforts are great for brand awareness. You can also generate solid leads

with digital marketing. Remember that if you want people to click on your ads, you need to provide a meaningful call to action.

Customer Retention

We all know that it costs less to keep a customer than to acquire a new one. The pandemic has shown us how important customer retention has become. With that in mind for 2021, businesses need to set retention goals, not just sales goals. The goal is to protect your market share.

Be proactive. Think of how you can create benefits for your customers. For example, look at your infrastructure. How are you handling incoming calls? Consider an upgraded customer call center with the technology that lets representatives get a holistic picture of a customer. This way they cannot only answer questions but can cross sell and up sell them on new products.

This type of service builds retention and customer satisfaction. A satisfied customer is also your best referral.

Upgraded Technology

Technology separates the most successful businesses from those that are just making do. This goes for the technology that drives your business backend as well as the newest apps and advances that are forward facing. We know that the patterns of customer behavior have changed. More activity will take place online. This includes shopping and socializing, as well as virtual working environments, meetings, and recruitment.

In 2021, we will see more "software-as-a-service," also referred to as SaaS. These are services that we need to live. They work through cloud-based, on-demand platforms. It is the reason why more advanced technology is a possibility for just about any business, regardless of their size or budget. Thanks to cloud offerings, businesses in all fields can deploy cutting-edge technology

with little upfront investment in tools, equipment, or specialized people.

In the deathcare industry, think Zoom funerals. You need to invest in the technology, lighting, music, and sound system to make these services meaningful. ICCFA offers to its members access to discounted licenses for music and video.

Lead Generation—New Digital Options

Year after year, the industry has used both direct mail and telemarketing to reach new prospects. However, in 2021, businesses can reach new prospects in a different way than ever before.

In 2021, all mailing lists can take on a digital signature. This can be done in conjunction with mail and phone or even as a standalone campaign. This utilizes the new technology of addressable geo-fencing. Since these new cloud-based platforms have dropped the cost for these campaigns, they are now affordable for most dealerships.

With addressable geo-fencing, you are reaching the same people digitally that you

may be mailing or calling. This way, you are maximizing your outreach to the households on your list. By reaching them in another way, you are increasing your brand recognition and chance for response.

Another new trend is competitive marketing. In this case, businesses can show their digital ads to people in competitive businesses. As I mentioned earlier, you can show your ads to people in hospitals. You can also show your ads to people who visit other funeral home offices.

Since these programs have a fairly low cost per impression, this might be a new, unique way to expose your funeral home to new prospects. As with all digital ads, the goal is to drive people to the website.

Marketing Using Credit Options

In the United States, there is an average of 2.4 million funerals a year. Costs range from \$8,000 to \$10,000. The expression is that dying is expensive. Therefore, if you are marketing pre-need programs, you want to make sure you are marketing to people who can afford it.

In the past, there have been two different

ways to market credit options. These are using pre-screened credit data or using modeled credit data. Pre-screened credit data comes directly from the credit bureaus, such as Equifax or Trans Union. Businesses that use pre-screened data need to print very specific disclaimers on their marketing material.

In addition, they are required to offer that credit when people respond. Pre-screened credit data is costly and often dealers need to jump through hoops to get approvals.

With modeled credit data, there are no such restrictions. That kind of data is also called “invitation to apply.” In other words, people are invited to apply for the credit. It is not a given. The lists are not expensive and dealers can overlay modeled credit on their other criteria. That is why most businesses use modeled credit to qualify their prospects.

A new form of credit has emerged as a result of the pandemic. These are buy now/pay later programs that are run through a whole host of new companies. These include companies like Affirm, QuadPay, Klarna, Sezzle, and AfterPay.

Even PayPal is now offering this type of program. They call it Pay in 4. In this case, the consumer can make a purchase through PayPal and pay in four interest-free installments. The group most likely to use these buy now/pay later services is the millennial cohort, ages 35 to 44. They use these buy now/pay later programs to avoid paying interest charges. This way they can buy something today that is not in their budget.

The bottom line is that customers want options. Maybe it is time to market credit as part of your offer. In any kind of marketing, when you overcome people’s objections before they can make them, you are ahead of the game.

I am optimistic that 2021 will be a year of growth and business success. Now that we have adapted to the new normal of 2020, it is time to move forward and make it work. 



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