



SMARTER MEASUREMENT + TARGETED CAMPAIGNS

HOW HARMONEY.COM GAINED DEEPER CUSTOMER INSIGHTS WITH GOOGLE TAG MANAGER FOR SMARTER CAMPAIGN OPTIMISATION

PRIMARY OBJECTIVES

1. Greater understanding of site performance
2. Insight into customer behaviour by segment (Customers vs. Non-customers)

CAMPAIGN

Performance Media
Conversion Rate Optimisation

Launched in September 2014, [Harmony](http://www.harmony.com) (www.harmony.com) is New Zealand's first peer-to-peer lending marketplace. Their 100% online marketplace connects New Zealanders who want to borrow money at competitive interest rates with potential investors.

Harmony has experienced strong growth since launch, rapidly growing their books and staff and becoming Australasia's largest peer-to-peer lending marketplace.

A key marketing challenge for Harmony was in tracking. They needed to be able to have a clear understanding of the behaviour of different user segments (including members / non-member split) and have visibility through the entire loan application process, to then optimize. However, Harmony had little visibility on its funnel performance due to the technicality of the site's design.

This required a custom Google Analytics & Google Tag Manager set-up.

TRACKING ANALYSIS & INSIGHT

FIRST achieved this by:

- Creating virtual pageviews to track conversion funnel steps by using dataLayers with custom events in GTM
- Creating custom dimensions for User Segmentation in GA
- Utilising GA's User ID feature to understand customer cross-device behaviour (desktop and mobile)

TESTING & TRIALLING

Through the process, FIRST worked closely with Harmony's technical team to ensure proper and best practice implementation. Thorough testing in both GTM & GA enabled rich and reliable data to be analysed in a timely manner.

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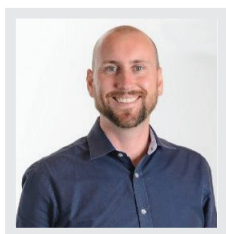
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FIRST has been able to quickly audit Harmony's site and propose solutions for a more accurate and deeper analytics tracking, especially with the conversion funnel to settled loans.

FIRST and Harmony continuously work together to leverage Google Tag Manager's capabilities to further analytics insights, improved media campaign performance and provide a better user experience.



GLEN MACKELLAIG
Head of Digital Marketing
Harmony

TACTICS DEPLOYED

Some tactics deployed to improve resulting performance were:

- Targeted Google AdWords Remarketing campaigns (specifically targeting those that interacted Harmony's loan calculator / widget)
- Insight into Loan Application process funnel, identifying key drop off points and areas of focus for optimisation
- Configuring AdWords to exclude certain market segments based on business objectives (such as those previously declined for a loan)
- Launching of greater Optimisation program site-wide, focusing on areas identified as high-yield

