DIALOGUE RESOURCE, Inc.

# Special Expertise: Financial Products and Services

Over the course of its 18-year history, DRI has amassed a particularly strong background and track record in this area — from both the retail and business-to-business perspectives. Listed below are client categories we have served, along with examples of the types of projects conducted. Following this are published articles that treat various aspects of financial services marketing. In addition, there are numerous DRI white papers available upon request that deal with topics such as the affluent consumer, credit card marketing, etc.

a marketing research & consulting firm

## For Banks

- Bank selection: trigger events, evaluation framework and selection criteria
- Private banking: client needs, estate planning, special opportunity programs
- Trust services: officer contact, statement, performance criteria
- Commercial client banking: cash management, sweep options, etc.
- Lending: home equity loans, second mortgages
- Merger/acquisition fallout

## For Investment Providers

- Investor oriented software: internet delivery of product information, customer service, product delivery/access, etc.
- Financial planning: goal setting, asset allocation 401(k)/403(b)/IRA advertising
- Annuity product/positioning development
- The "ideal" client-advisor relationship
- Client recognition programs: personalized service, tailored information/advice
- Benefits manager software for plan participant information
- Web site development

## For Credit Card Companies

- Card acquisition/retention
- Development of direct mail packages
- Print/TV/online advertising evaluation
- Ancillary services, promotions, sweepstakes, etc.
- Alternative pricing: price tiers, rebates, etc.
- Secured card product features
- Co-branding; affinity cards
- Collections effectiveness

## For Further Reading

From conducting thousands of focus groups, personal interviews and ideation/strategy sessions - with both customers and client teams - DRI has a publicly recognized depth of insight into financial services. Based on his first hand experiences, Nino DeNicola has authored several articles in the journal, Bank Marketing:

- "Meeting Affluent Consumers' Needs Poses Financial Opportunities and Challenges" — *February 1991*
- "Active vs. Passive Investors: Pushing the Right Buttons" — *August 1992*
- "Making the Grade" (How Commercial Clients Evaluate Banks) — *November 1996*
- "The Human Side of Research" (Using post-focus-group debriefings to consolidate learning and speed up strategy planning) — *September 1997*

*For copies of these articles call or e-mail*

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