

Why financial services organisations need to stop worrying about links in emails

 By Ross Sibbald

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If you take a look at your inbox right now, there's a fairly good chance you'll see a promotional email in there from one of your financial services providers (FSP). Open the email, however, and you might notice something odd: there won't be a single link to the product or service the email is promoting.



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This approach is entirely understandable. Links are a favourite tool of email scammers. They embed them in legitimate-looking emails to lure people to spoof sites where they're asked to input personal information or account details. The scammers can then use this information to defraud their victims.

Many FSPs have therefore simply stopped including links in their emails and invested heavily in educating their customers not to click on a link in any email purporting to be from their provider.

There is, however, a case to be made for FSPs to safely include links in their mails.

The importance of links in email

Email remains one of the most powerful weapons marketers have in their arsenal. This is especially true of FSPs. Without links, however, much of that power is diminished.

Remember, a key objective behind any email marketing campaign is to increase revenue. You need a way of tracking the success of your email campaign, otherwise what is the point?

Delivery rates and open rates are not a true measure of the email campaign's success. The most important metric to understand is the 'click-through' rate.

If you are unable to get your targeted customers to click through from your email to the website, to an offer, to a hot deal, then you cannot drive those much-needed sales.

The only way you can really identify which promoted offer was of interest to the recipient is by measuring the referral rate from the email campaign to the offer.

Links are good for the customer too

Links don't just provide measurability to marketing teams, they're also beneficial to customers.

First off, emails with links in them are more convenient for the reader. You can "tease" them with information snippets, before linking out to the full content. You can then track the click-throughs and identify which articles and offers are more popular than others.

Having links in an email also improves the overall user experience. They allow the targeted customers to simply click on the link and it takes them to the desired website, for example.

There is nothing worse than reading an email which 'prompts' you to go to a website but inconveniently there is no link and you have to leave the email, open your browser and then type in the web address. Remember, the online space is all about convenience and adding extra steps is not conducive to a great customer experience.

Doing it right

It is, however, important to remember that there's a right way to include links in marketing emails.

In order to mitigate the dangers of phishing, it's imperative that FSPs let their customers know exactly what to expect from official emails. While links are key for email marketing campaigns, an email communication should never direct consumers to pages asking them for personal information or account details. This opens up the possibility of phishing.

An official email should, for example, be addressed directly to the client. It should also include their account details with the part of the number hashed out so that it's still recognisable. Including this kind of information helps to validate that the email is legitimately from the bank and not a scam.

If they get this balance right, banks can reap all the benefits of including links in emails while still managing the risk of falling victim to phishing scams.

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