Making Snail Mail Work

13 Lessons in Direct Mail Strategy

By Bob McCarthy
Snail Mail?

I know. I know.

Why would someone who makes his living creating direct mail use such a pejorative term?

Well first of all, I’m not a direct mail guy. I’m a direct response guy. I use direct mail when it makes sense. When it doesn’t, I don’t.

Snail Mail? Let’s face it. Email changed everything.

Direct mail is slow – much slower than email – and getting slower every day if you believe the news reports coming from the post office.

But slow doesn’t mean ineffective. Just ask the tortoise.
INTRODUCTION

Looking beyond the mechanics

Direct mail can be a messy business. There are so many details, so many components, so many rules and regulations.

So many ways to screw up.

There are printing specs ... mailing requirements ... personalization option ... postal rates and permits ... mailing list orders ... data processing details ... multiple reply channels ... many different formats and components ... offers ... messages ... creative approaches – and so much more.

Not to mention all the new technologies – variable data printing (VDP), personalized landing pages (PURLs) and smartphone response QR Codes.

And who know what’s around the corner.

Planning and executing even the simplest direct mail campaign can be a challenge. And you can’t afford to take any shortcuts. But it takes more than a grasp of the mechanics of direct mail to be successful in direct mail.

For that, you need a long-term view of direct marketing and a broader understanding of direct response strategy.

In this report, we’ve outlined what’s really important in direct mail marketing – and how to make that work for your success.

If you have any comments or questions, I’d love to hear from you. Please contact me directly by phone or email.

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LESSON 1

Develop a Direct Response Mindset

If you’re new to direct marketing, chances are you don’t have a direct response mindset. Not yet anyway.

Like most people, you probably have a branding mindset.

A branding mindset is the intuitive layman’s approach to advertising. A branding mindset sees advertising simply as an exercise in exposure - getting your brand or your message seen by as many people as possible – and nothing more.

Brand advertising is about eyeballs … and impressions … and recall. The end game is to reach more people and get their attention with clever creative and big media buys. Branding is an approach that requires repetition over an extended period – and that can get expensive.

Make your advertising work harder

Like brand marketers, direct marketers want to maximize their exposure and get the attention of their audience – but direct marketers aren’t satisfied with exposure or message awareness.

Direct response marketers need to see immediate results in the form of leads, sales, store visitors, website visitors, subscribers, members and donors.

The goal in direct marketing is to get people to respond with a reply card, an 800 number, a landing page visit or the redemption of a coupon at a retail store.

When you treat the response as your primary goal – and not a secondary goal – you will begin see advertising and direct mail very differently.

You will begin to see advertising and direct mail with a direct response mindset.
LESSON 2

Understand why you’re mailing

At first glance, this may seem ridiculously obvious – you’re mailing to sell stuff, to make money, right? Well, yes, but not exactly. You see direct mail is best used when you can assign it to a very specific role in the sales process.

It’s true that some direct mail is designed to close a sale. You see this with catalogs, magazine subscriptions, retail promotions and fundraising. The goal of these direct mail promotions is to get people to buy something (or donate something). We call this a one-step sale.

But the vast majority of direct mail doesn’t close sales. It generates leads which ultimately (after many steps, in some cases) convert to sales. This is called a two-step sale.

Why is this distinction important? It’s important because your objective will (or should) dictate what you mail – meaning your offer, your format and your message.

One step vs. two step direct mail packages

A two-step lead generation package typically uses a free offer – a white paper, an information kit, a webinar – to entice prospects to raise their hands and say “I’m interested.”

Because it’s a free offer, you don’t need to use as much persuasion to get a response. There are no financial conditions to discuss. There’s no need to build trust with multiple testimonials. There’s no need to go into all kinds of detail about the product or service.

As a result, your lead generation package is typically short in format and short on message. This may be a one- or two-page letter with a reply card – or maybe a self-mailer or postcard.

By comparison, a one-step order generation package often requires a complex financial offer (price with conditions), an extensive explanation or demonstration of the product or service, a lengthy list of benefits and multiple credibility components – all of which requires a lot more explanation and persuasion.

And as a result, a larger direct mail package typically requires a longer letter, an order form and return envelope, a brochure and maybe a testimonial or premium insert.

Too often, we see direct mail packages that don’t match the objective. We see simple packages for complex offers, or complex packages for simple offers – both of which usually produce disappointing results.
LESSON 3

Have realistic expectations

What response rate and conversion rate can you expect? In time as you develop a direct mail history, you’ll have this information and it will be critical to your future planning.

Until then, you’re going to have to go with industry averages. But you should understand when those industry averages apply and when they don’t.

You have probably heard that the average response rate is 2%. Well there is some truth to this – but only some truth.

Here’s the true part. If you are mailing to a new list (either rented or purchased) and you’re using a free offer (like a white paper), you can probably expect a response rate ranging from 1-3%. Could go a little higher or a little lower, but 1-3% (okay 2%) is pretty normal. (To be on the safe side, I recommend you use 1% in your projections.)

There are exceptions, of course. I’ve had occasional response rates at 5-6% and one program as high as 13%. And some have run lower than 1% too. But these are few and very far between - and not something you can anticipate.

When 2% does not work

Now, the part that’s not true. Two percent does not work when (a) you’re mailing to your house list of previous responders (expect a higher response) or (b) when you are trying to get an order (or donation) with a one-step sale (expect a lower response.)

Let me explain: If you are mailing to your house list, you are mailing to people who know you and presumably like and trust you. They have already demonstrated an interest in what you sell. When you mail to this list, you can expect response rates up to several times higher than if you are mailing to outside lists where there is no relationship.

But if the goal of your mailing is to generate an order (or a donation) and you are using a rented or purchased list (not your house list), you should expect to see tiny, tiny response rates. Look for something lower than 1% - maybe a half of 1% or even 1/10th of 1%. That’s 0.001.

It’s logical if you think about it. You are contacting people who don’t know you and you’re asking them to spend or donate money. This is a real uphill battle. You will be lucky if you break even. (More about that later when we discuss the “back end.”)

So try to be realistic before you start your direct mail program.
LESSON 4

Know what matters most

People come to direct marketing with different backgrounds, different experiences and different responsibilities.

It’s only natural to expect that they will have different priorities when it comes to creating and improving direct marketing programs.

Clearly, there are many new technologies that are making great splashes in our industry and having a tremendous impact on what goes into future direct marketing programs.

Technologies like on-demand digital printing, variable data printing, multi-component match personalization, personalized landing pages (PURLs) and Quick Response (QR) codes are now part of the direct marketing landscape and need to be considered in future mailings.

The pivotal factors in direct marketing

But when you are looking at response – and how to generate it – you can’t get sidetracked by the latest technology. You need to focus has what’s really important:

1. **The mailing list** - Everyone understands the importance of the list but not everyone understands the difficulty in finding the best lists for an individual campaign. There is no magical formula and there is no such thing as the right list for everyone. Mailing list selection is an individualized and continuous process of assessment and adjustment.

   - Mailing list selection starts with the creation of a customer profile, a detailed description of the customer’s demographics and behaviors. You may have multiple profiles that are tiered according to importance.

   - Once you know who you’re looking for, the next step is to find mailing lists that match your profile. You may find many options. Some will look better than others. You may want to test several to see which pulls best.

2. **The offer** – Simply put, the offer is what people get when they respond – as well as the conditions required for obtaining the offer.

   - In lead generation, you might offer a white paper for free, but you don’t just give it away – you ask for an email address or other contact information. You might even ask a few qualifying questions. Other lead generation offers may include a video, a tip sheet, a how-to booklet, a webinar or a buyer’s guide.
• In order generation, the offer gets more complicated as you need to take into account the product’s price, discounts, delivery options, payment options and the possible use of a premium (free gift).

The list and the offer are the pivotal elements of every direct mail campaign.

Everything else – the format, the creative, even the technology – is secondary. That doesn’t mean they’re not important. They are – and in some cases, a change in the format, creative or technology could dramatically improve your results.

But as a starting point, it’s best to focus on the list and the offer.
LESSON 5

Think beyond the campaign

In the advertising and marketing world, the work is often referred to as a “campaign.”

It’s seems like an innocuous term, but I believe it is very limiting – and is not conducive to good direct marketing. Here’s why:

In marketing departments everywhere, direct mail campaigns are being planned, created and executed. The full implementation process typically takes several weeks from start to finish. Then after the mail drop, there is a period of time when the responses come in, are qualified and turned over to sales for follow-up.

And then it’s time to do it all over again. Another several weeks ... with a new campaign ... with new lists, new creative, new everything.

It’s good for the agency, but is it the right approach for you?

Why start over? You have everything in place and you know the results. Why not do the same mailing again – to a new audience ... or with a new offer ... or with some tweaks in your creative to see if you can improve response?

Apples-to-apples comparisons

Aside from the wasted time and costs of creating brand new campaigns every time you mail, it is also makes it more difficult to compare the performance of different campaigns.

If you look at the results of two very different campaigns, yes you will be able to determine a winner and loser. That’s simple.

But which component helped to create that winner? Was it a different list, offer, format headline, teaser? You will never know if everything is different.

A year-round flow of new leads

Whenever you implement a direct mail campaign, you are likely to see a spike in response shortly after the mailing is dropped. And then you’ll have little or no response until the next mailing drops ... whenever that is.

Wouldn’t it be better to produce a consistent flow of responses throughout the year?
A steady flow of leads will certainly make your sales people more efficient. And a consistent flow of orders will help you better manage inventory and/or production more effectively.

So instead of looking at single campaigns, start planning a series of mailings over a 12-month period. Maybe it is every month, every two months or every three months.

With each mailing, change some component – a list or list segment, the offer or just part of the offer, a headline or envelope teaser copy – and see what happens.

Over time, a winning formula will begin to emerge. But don’t stop trying new things – ever. Keep working to improve your response.
LESSON 6

Build your budget from the ground up

New clients come to us with two different budget scenarios:

- One group already has a budget and wants to know what can be done with it. They are usually looking for a proposal.

- The other group knows what they want to do – and often how many pieces they want to mail – but want to know how much it will cost. They are usually looking for an estimate.

In truth, both groups have some sense of what they want to spend. It is usually based on an amount of money that has been allocated for a particular type of program.

That’s because most organizations budget a specific amount to marketing based on the last year’s budget combined with anticipated projects for the coming year. With this approach, direct mail marketing is viewed as an expense.

Look at direct mail as an investment.

We think a better approach is to build a budget based on the goals of the program – or even better, based on the sales goals of the business. In this way, you can see that every dollar you invest in the program will produce a positive return.

Here’s how it would work using some hypothetical numbers:

> You start with your revenue or sales goals – let’ call it $1 million in sales.

> If the average sale is $10,000, you will need 100 sales to reach your goal.

> Assume that you can close on 50% of your proposals. You will need 200 proposals.

> Let’s say that 25% of your sales leads agree to proposals. You will need 800 leads.

> If you are generating a 1% response rate on your direct mail, you will need to mail 80,000 pieces to reach your goal.

> If your in-the-mail costs are $.75 per piece, you will need a mailing budget of $60,000.

See how this works? It’s pretty simple and it can work with your numbers as well.
Keep things consistent

The key to making this work is to keep the components of your sales program consistent.

For example, if 25% of your leads convert to proposals, that’s based on a certain type of lead, with a specific level of quality. If your next mailing uses a different offer that might change lead quality, you may only convert 20% of the leads into proposals. And that would impact your budget down the line.

Similarly, if you change your direct mail package in such a way that it increases your in-the-mail costs to $1 per piece, that will also increase your budget requirements.

Quick disclaimer: In our hypothetical budget development process, we did not include some other costs that may be needed during the sales process – such as follow-up mail, phone and email as well all marketing collateral to support the sales effort. These would need to be added into your plan.

On the flip side, we also did not include all the future sales that may occur over time from the leads that are generated. The analysis only focused on those leads that would covert within a fixed time period, but we all know that some leads take many months or even years to become customers.
LESSON 7

Automate response handling

Response channels are the pathways to response for your mailings.

Traditional methods of response – the reply card and the telephone – remain very effective response channels, but technology now brings us many more options.

Today, the web is frequently used to capture and process sales leads.

A landing page is a web page that is dedicated to a specific campaign or offer. Data is captured on the landing page, and then automatically entered into a database for later follow up. At the same time, visitors are able to download informational products themselves without any human involvement.

The landing page is a convenience for everyone.

It’s a convenience for the prospect who, in many cases, is online a good part of the day. And if the offer is a downloadable document, the prospect is able get the document right away without waiting for mail delivery. It’s a convenience for the mailer because all of the data entry and delivery of the downloaded document is handled without any staff assistance – so people can be served even when the office is closed.

In recent years, the landing page has achieved a new level of sophistication with the emergence of the personalized landing page or PURL. A PURL assigns a unique webpage to everyone on your mailing list so that when individuals respond, they arrive at a pre-populated landing page that is specifically created for them.

Another popular response channel is the QR Code. Quick Response Codes are digital symbols that when scanned by a smart phone, will take you to a landing page. These are increasingly popular because of the expanded use of smart phones for web access.

Clearly, technology is improving the way we capture and process sales leads, but we shouldn’t ignore the old fashioned methods. Many prospects still prefer these channels.

Of course, if you run a retail store or restaurant, the response channel of choice is always going to be the “walk in” – where local customers bring coupons into their local stores.

The point is there are many ways for people to respond to your offers. While online offers many conveniences, if your goal is to maximize your response, give people many choices.
LESSON 8

Focus on response quantity AND quality

Direct marketers love to brag about their response rates. There is nothing wrong with that – except that the response rate doesn’t tell us as much as many people think.

Getting a high response is good, but getting quality leads is also important.

The trick is to get the right balance of quantity and quality. What is the right balance? That will vary from company to company.

For example, if a company has a large sales force, the focus may be more on quantity than quality. That’s understandable. When you have a lot of mouths to feed, you can’t always afford to be fussy.

On the other hand, if a company has a small sales operation – and the sales people have other jobs to do – the company may choose to be very selective about the leads they generate. In this case, they may devise a program that focuses more on lead quality.

Most companies are somewhere in between. They want a consistent flow of leads – enough to keep their sales people busy – but they want the leads to be of sufficient quality that the sales people will take them seriously.

Involve your sales people

Too often, the sales and marketing department operate in separate silos. Marketing produces the leads, then sends them over to sales for follow-up. Sales complains about the quantity and quality of leads. Marketing complains about the inability or unwillingness to follow up.

Nothing could be worse for a business.

When we develop direct mail lead generation programs, we try to include the sales team in our strategy discussions. It’s important to get sales to buy into the program in advance.

Your sales people should also have input when it comes to defining your qualified sales leads. If they tell you what they are looking for in terms of lead quality, there should be very few complaints that the leads they are not converting as well as they had hoped.
Response quantity/quality measurement

When you measure your direct mail program, it’s only natural to look first at the response rate.

If you have a defined lead quality benchmark, you should be able to determine – after a phone call or a survey – what percent of your leads are qualified.

Then as your leads become customers – this can take time – you will be able to determine your order rate.

For leads that do not meet the lead quality criteria, you don’t have to drop those leads, but you want to adjust your follow-up to match their potential for becoming customers.
LESSON 9

Assess and adjust

Direct marketing gives us a lot of information. Every mailing brings new data to the table as part of a continual process to improve marketing performance.

Here are just some of the metrics we can use:

- Response rates
- Qualified lead rates
- Order rates
- Conversion rates
- Cost per lead
- Cost per qualified lead
- Cost per order
- Customer acquisition costs
- Lifetime value
- Return on investment

But having this data is only part of the equation. The real question is “What do you do with it?”

If you have a continuous direct marketing program in place – and not simply one campaign after another – you can begin to isolate key components in your mailing and test their responsiveness against your “control package” which is your current winning package.

By key components, we’re talking about the lists (and list segments), offers (and offer variations), formats, creative, headlines, teaser and more.

The unique predictability of the offer

When you test new components in a direct mail program, you usually don’t know in advance if that change will increase response or decrease it. That’s why you’re testing.

But one component – the offer – is predictable. Here’s how ...

When you add conditions to your offer or increase pricing, you can expect the response rate to go down. When you reduce conditions or lower pricing, it will go up.
However, lead quality will have the opposite effect. While fewer conditions may increase response, it will also decrease quality. And adding conditions will decrease response, but will improve quality.

Similarly with order generation, if you bring in new customers at a reduced price, your repeat sales will not be as good as if you bring in new customers at the regular price. The reduced price will generate more initial customers, but the regular price will produce more long-term customers.

You can use this information to your advantage when you look for ways to adjust your program. If you need more leads, you can adjust your offer to require fewer conditions and generate a higher response rate.

On the other hand, if your sales people are complaining about lead quality, you can increase the conditions of your offer and you should see lead quality go up. But be prepared, your sales people will then complain that you’re not giving them enough leads.
LESSON 10

Don’t forget the “back end”

To the novice, this is a real eye-opener, but the fact is not every direct mail marketer is going to make a profit when a customer buys for the first time.

Sometimes they do, but not always. High ticket sales can produce immediate profits. But if you’re selling lower ticket items, you may need to look at direct marketing a bit differently.

You may need to depend on your “back end” to find your profits. Put another way, it may take a second or third sale from that same customer before you see a profit.

Let me give you an example:

If you’re selling a $150 product – and you have to pay $50 to either produce or acquire the product – that leaves you with a $100 gross margin for marketing. (If you use the whole $100, you would just break even.)

If your 10,000-piece direct mail program costs you $10,000 and you get a 1% response rate, that would produce 100 customers at $100 per customer. Break even. Change any of these variables and you will see a slight profit or loss.

While these numbers may be disappointing, the truth is this is not uncommon. But don’t be discouraged, it can still convert to a very successful business. Here’s why:

Assume that over time, you build a 10,000-name list of actual customers and once again you mail to that list for $10,000. But because these are customers, not prospects, you might expect a response rate of let’s say 3% instead of 1% from the prospect mailing.

Now do the math. A response rate of 3% yields 300 sales at a gross profit of $100 each or $30,000. Subtract your $10,000 mailing cost and you have a nice profit.

You can see how as your list of customers grows, your opportunity for profit will grow as well.

Back-end marketing is not a new concept. It is how many mail-order and catalog businesses have operated for decades. It’s also how non-profit fundraising works. New donor acquisition costs often exceed the initial donation received.

When I meet new clients who want to sell relatively low-ticket items by mail, I always ask what else they will be selling after the first sale. If they don’t have anything else, I suggest they start looking to expand their product line – or rethink their direct mail plans.
LESSON 11

Repeat, but be smart about it.

You may be familiar with the old adage that says you need to run an ad at least three times before it has an impact. More often than not, this advice comes from a self-serving media sales rep whose job it is to expand the media buy.

Don’t believe it.

The truth is you can generate a measurable response from just one mailing ... or one ad.

And yes, a second mailing will increase response further – and a third mailing will increase it even further. That’s just common sense. Oh, and a fourth and fifth mailing will continue to improve your total response.

Any time you reach the same people multiple times, it’s going to increase awareness and overall response. This is called your cumulative response.

The question you have to ask yourself is would it make more sense to mail to new names instead of the same names over and over?

Here’s the problem. When you mail to the same names over and over, you increase your cumulative response, but each successive mailing achieves a smaller response. So if your initial response rate was 2%, the second mailing might produce a 1% and the third mailing might produce 0.5%.

In real numbers, let’s say you have a list of 10,000 names, you would generate 200 leads, then 100 leads, then 50 leads for a total of 350 leads. If instead you were able to find another 20,000 names with the same customer profile, your second and third mailing could go to new names and you would likely generate 200+200+200 for a total of 600 leads.

I don’t believe there is any magical number of times you can contact a prospect. My basic philosophy is the more the better without being a pest. If you can reach your target audience 6 times a year, do it. If your budget allows 12 mailings, do it.

But be smart about it.
So many strategy decisions in direct marketing depend on the size of your target audience. If your market consists of just 1,000 prospects, that’s pretty small for most businesses. And most marketing budgets would have no problem reaching this audience several times a year.

But what if your audience were 100,000 prospects? How many times could you afford to reach this entire target market? Naturally, you will need to take a different approach when you have a large audience.

Instead of reaching everyone on your list multiple times, it makes more sense to reserve your repeat mailings for only those who respond to the first mailing – who actually show an interest in learning more about your product or service.

If you mail to your list of 100,000 (we actually recommend starting with a smaller quantity) and generated an initial response of 2% or 2,000 leads, you would still have enough money to mail a series of repeat mailings (as well as emails) to the 2,000 people who responded.

This is a much more practical way to market to a large audience.
LESSON 12

Integrate with other media

Direct mail is a powerful tool that can stand on its own, but it is most effective when it works with other media.

One of the mistakes some marketers make is to look at direct mail as a competitor with other media. They see direct mail in isolation and they compare it with their print advertising, online advertising, telemarketing and email efforts.

A much better approach is to find ways to integrate direct mail with other media. It doesn’t work with everything but ...

> To capture and process leads, you can turn to the web and use landing pages, or turn to mobile technology and use QR Codes.

> To qualify (or score) leads, you can turn to the telephone and online surveys to collect data as part of the lead follow-up.

> To nurture leads, you can turn to email to create a series of automated email messages and/or an email newsletter.

Sellers of marketing and media services may try to convince you that one medium or method is better than the next, but that shouldn’t be your job.

You should use all the tools that are available to you.
LESSON 13

Do the math and stop winging it

To most businesses owners, measured marketing is a desirable but elusive goal.

Yes, being able to track and measure every part of your marketing is a great idea and something every business owner would want, but how do you get there?

First of all, you need to stop thinking of advertising and marketing as an art form. Sure it has its creative side, but when done right, it can generate a lot of numbers – numbers that you can use to track and measure your performance.

Once you accept the fact that marketing performance can be measured, you will begin to look at measurements that make the most sense for you.

> When comparing two similar direct mail efforts, response rates tell you something, but you need to look at lead quality too.

> When comparing direct mail to media, you will need to look your cost per lead or your cost per qualified lead.

> When comparing the effectiveness of your landing pages, you will need to look at your conversion rates.

> When you look at the cost of direct mail lead generation and all other parts of the sales process, you will have compiled a cost-per-sale (or cost per order) which you will then want to match up against your revenue per sale or profit margin per sale.

Too many marketers today still rely on intuition, gut instinct and guesswork when it comes to making marketing decisions.

There is no excuse for this. It’s time to take marketing seriously.

Measured marketing is common sense.

It now needs to become common practice.
CONCLUSION

Strategy before mechanics

The purpose of this report was not to encourage you to use direct mail.

As a direct response consultant/copywriter, I try to be media neutral. I try to look at direct mail as just another channel for reaching a target audience – or as the saying goes “another tool in the tool box.”

If direct mail helps you reach a target audience more effectively than another media, and if the numbers work, it needs to be considered. If not, you need to turn to other channels.

But if you do decide direct mail should be part of your marketing mix, you need to go in with your eyes wide open. Which means …

> You need to understand costs.
> You need to understand what it takes to generate a response.
> You need to have realistic expectations.
> You need to understand how to track and measure response.
> You need to know how make adjustments.
> And you need to look at direct mail from a long-term perspective.

I hope this report helps you do that – and gives you a better grasp of direct mail marketing.

Please feel free to contact me directly with your questions or comments.

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Bob McCarthy has been planning, creating and executing direct mail programs since 1980.

After a four-year stint as a direct mail copywriter for The DR Group, Bob started freelancing in 1984 working with both businesses and agencies.

Over the years, he has expanded his knowledge and experience to include direct marketing strategy, mailing list research, offer development, format selection, vendor relations, budgeting and back-end marketing.

Then with the emergence of the Internet, Bob and his firm, McCarthy & King Marketing, further expanded their services to include email, web and other online marketing activities.

Bob is a past president of the New England Direct Marketing Association (NEDMA).

In addition to his client work, he spent 10 years teaching direct response copywriting at the Bentley College (Waltham, MA) Direct Marketing Program.

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ABOUT US

McCarthy & King Marketing

McCarthy & King Marketing is a marketing services firm specializing in direct response marketing and lead generation.

Founded in 1990, the firm works with a wide range of businesses to develop direct response strategy and creative services in support of the lead and sales process.  Focus areas include:

Lead Generation
  > One-to-one (direct mail, email, telephone)
  > Online (SEO, pay per click, blogs, social)
  > Offline (print, trade shows, speaking, writing)

Lead Capture
  > Landing Pages, PURLs, QR codes
  > Reply cards, telephone

Lead Qualification/Scoring
  > Telephone
  > Online surveys

Lead Nurturing
  > Short-term email drip campaigns
  > Long-term email newsletters
  > Postcards and other direct mail

Lead Measurement
  > Response rate/conversion rate analysis
  > ROI
  > Cost of sale analysis

Content Creation
  > Whitepaper, tip sheets, how-to reports, research reports
  > Interviews, case studies, customer stories
  > Blog posts, articles, newsletters

To learn more, contact Bob McCarthy at 508-473-8643 or go to www.mccarthyandking.com.