

Unleash the Potential of the Inbox

Here's why you should be paying attention to Google's new AMP tool

By Joe Pekula

It's 2018 and cold calling is dead. Potential clients won't answer a phone for their mother, much less for a mortgage originator who wants to discuss refinancing options.

So, why are we wasting our time and resources on outdated marketing methods when the digital age of technology is upon us?

Just about half of the world's population has access to the internet nowadays. There are billions of people with access to e-mail accounts. Smart phones are in everybody's pocket, making access to the internet and their e-mail seamless.

It's time for you as a mortgage originator to hang up the phone and embrace the technological overhaul that is surrounding us. There's a better way for originators to get in touch with potential homebuyers.

E-mail reach

For years now, e-mail marketing has remained the tried-and-true method for reaching and engaging prospects. According to Adobe's Consumer Email Survey Report for 2017, 63 percent of customers polled said they preferred to be contacted by brands via e-mail over any other method. According to that same study, only 5 percent of customers said they preferred being called on the phone. Those numbers alone should be sealing cold calling's fate.

Furthermore, Adobe, one of the major industry leaders in digital technology, gave marketers even more eye-opening statistics on e-mail's dominance. They reveal that smart phones have given everyone the opportunity to always be one thumb-tap away from their inbox. On average, e-mails are checked a total

of 5.4 hours during the work week. That's over 13 percent of a 9-5ers time in the office.

E-mail was once a resource that was primarily available while at your desk, but it has grown beyond those bounds. Millennials and baby boomers alike are reporting that they'll check their e-mail while watching TV, lying in bed, while on vacation, in the bathroom and even when driving. With such an allegiance to their inbox, there is nothing keeping your mortgage company's message from reaching its target.

Google, arguably the biggest innovator in the digital space, has initiated e-mail marketing's next major shift while studying these trends. With just about 1 billion active users on their Gmail platform, the technology giant knows that e-mail marketing is thriving and wants to continue this steady growth.

After all, the longer they can keep eyes peering at e-mail campaigns, the longer eyes are glued to their Gmail platform. With this initiative to keep users in their inboxes longer, the company announced AMP, or Accelerated Mobile Pages.

Aptly named, AMP is an open-source technology that provides everyday users the most optimized web performance on digital devices. Google describes their new technology as follows: "An open-source initiative aiming to make the web better for all. The project enables the creation of websites and ads that are consistently fast, beautiful and high-performing across devices and distribution platforms."

AMP was initially developed by Google to enhance mobile-device interactivity. A major benefit of the technology, however, is how your marketing efforts can be leveraged

beyond traditional e-mail campaigns that the industry has become accustomed to over the last decade.

Imagine a world where your mortgage company sends a customized e-mail campaign to a potential homebuyer. The e-mail advertises your best rates in today's market. The homebuyer's interest is peaked as they continue.

Moving forward, they click a button that says, "How much can I afford?" The user is then taken to a fully interactive mortgage calculator where they input some of their financial and personal information in highly functional form fields. Next, the user learns what kind of home they can afford. The prospect is happy because they were able to learn what they could afford quickly. You're happy because you just got a new lead for your mortgage company.

Take a step back and look again. All of this interaction with the prospect has happened within their inbox in the same e-mail you sent them. The lead-generation experience was all crafted with the power of AMP technology to

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keep the homebuyer engaged. They never had to go outside of their e-mail window to any other pages. The lead was generated, and they moved right on to their next e-mail afterward. No chance for distractions. No opportunity for abandonment.

Endless possibilities

The possibilities are virtually endless when AMP is fully integrated into inboxes. This new technology can make lead generation just about effortless for your mortgage company moving forward.

Mortgage companies teaming up with real estate agents to host an open house, for example, can now send out RSVP invitations with forms integrated in the same e-mail. A prospect simply sees the invitation in their inbox, likes what they see, then they fill out the RSVP form with their personal information, letting both parties know what time they can expect to see them. The user never has to leave the e-mail you sent, and you receive their information quickly and efficiently.

The power of AMP technology brings your team customized, bite-size user experiences in an inbox. This happens in a single e-mail campaign your mortgage company delivers. Simply put, your e-mail marketing will be revolutionized.

Initially, the shift to this new e-mail marketing technique will be grasped by those who can get their hands on it. AMP probably won't be the perfect experience for everyone at first, however. As with all new technology, there will be some short-term drawbacks. Crafting new products to be great for everyday users will take time.

AMP technology will initially only work in Gmail users' inboxes. This is likely because it's Google's own in-house product. They'll probably use AMP to attract even more users to their e-mail platform before optimizing it for use in other services. With Gmail's 1 billion active users, however, there doesn't seem to be a rush to get it ready for the likes of Apple's Mail or Outlook, Yahoo and Hotmail, but their time will come.

Another short-term drawback is that Google will only be rolling out an initial "pre-view" version for certain developers. This probably means that only the best developers will have AMP available when full support comes later this year in Gmail.

The technology will likely be adopted earliest for booking flights and travel, online reviews and by e-commerce retailers. Entire transactions will take place within bodies of e-mails. Who knows, maybe someday borrowers will fill out a full Residential Loan 1003 application in the comfort of their inbox. Once

developers perfect AMP, expect Google to make this technology easier to use for everyone, making your marketing efforts more efficient than they've ever been.



As with any new technology, there will be trial by fire for the early adopters. After tweaking it to get it right, enough data and information will be ready for independent developers to study on their own. Once those early adopters and independent developers get it right, your mortgage company's marketing team will be chomping at the bit to use AMP.

The major benefit will be driving your lead generation further than it's ever been. Google's new technology is primed to be one of the biggest innovations in recent history for e-mail marketing in all industries. Of course, with the mortgage industry's leap into digital technology throughout the last decade, it's important that mortgage originators embrace achievements like AMP and implement it within their team's marketing efforts. ■