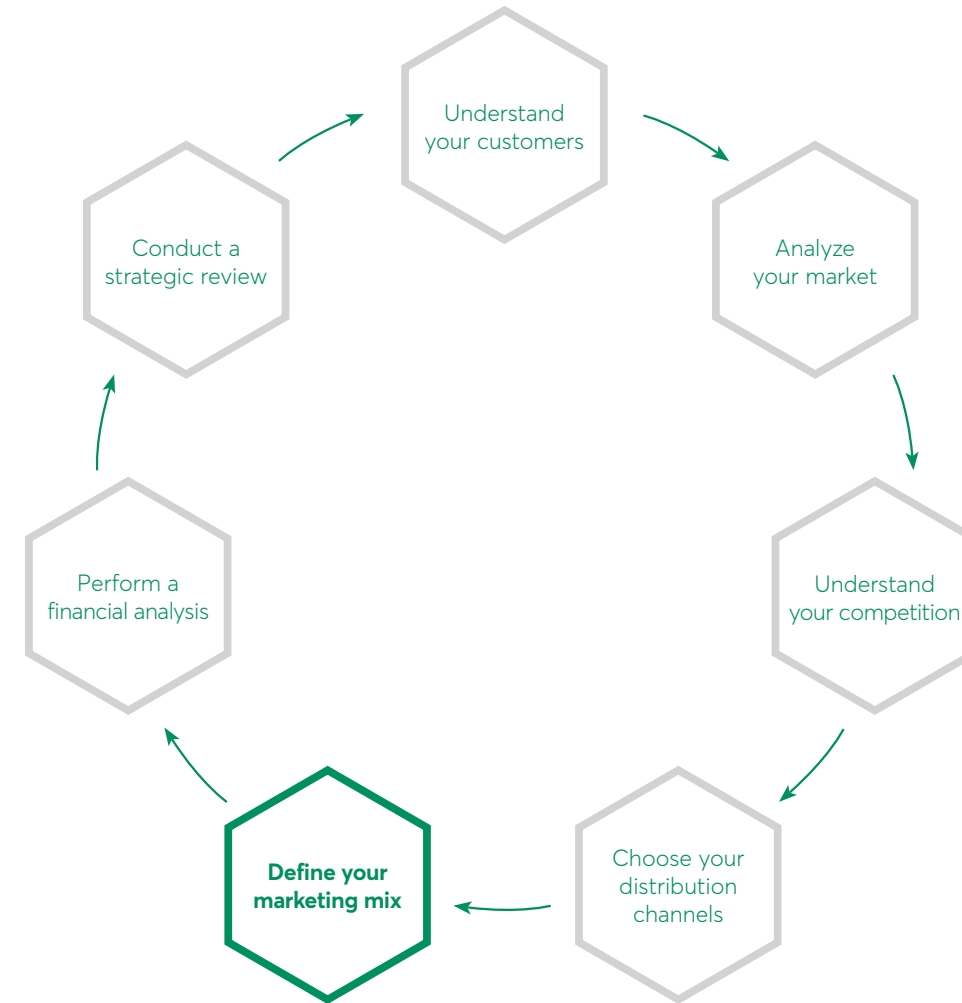


Marketing 101 tips and tricks

In today's ever-changing market, it's important to keep reviewing your marketing strategy to stay on top of your game.

With Accord D financing coming to an end, now's a great time to rethink your strategy to better meet your customers' needs and boost your sales and profitability.

Here are some tips and tricks to help you stay on track.





Food for thought



Tips and tricks

Price

Accord D financing likely influenced your pricing strategy. Now's the time to take a step back and refresh your approach.

- How do you set your prices?
- How do you display your prices in-store and in ads?
- How much do your competitors charge for the same product or service?
 - » Many of your competitors don't offer financing. Are their prices similar to yours?

- Use your business intelligence to review your market position with respect to your competition.
- Revisit how you advertise your prices in-store and in ads and make sure to highlight prices that undercut the competition.

Promotion

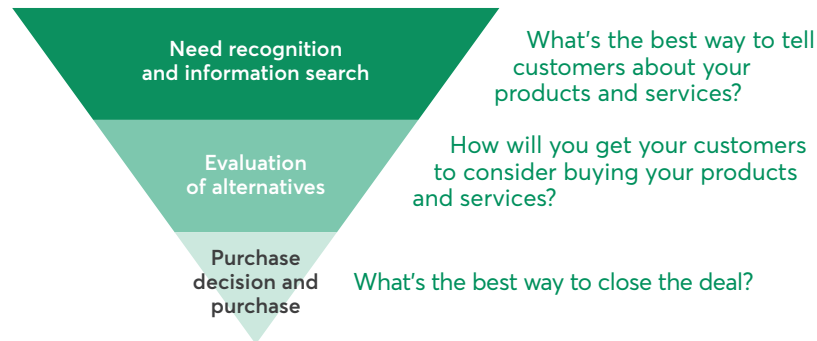
If you've structured your promotional strategies around Accord D financing, take the time to come up with new ways to promote your products and services and develop new messaging.

- Did you offer in-store Accord D financing all the time or just occasionally?
- What channels do you use to promote your products?
- What are your promotional objectives (e.g., to boost traffic/sales)?
- What messaging do you use for promotions and how effective is it?

- If you used Accord D financing all the time, highlight instead what makes your products and services unique, like a warranty or a generous return policy.
- If you used Accord D financing occasionally, consider offering a temporary discount on your products and services.
- Analyze how each of your channels is performing and ask yourself if you're reaching customers at the right time in the buying process.
- Adapt your promotional messaging based on your new strategy and make sure it supports your promotional objectives.

Sales

Financing can make or break a sale. To stand out, make sure you understand the impact of Accord D financing on every phase of the buying process.



- What's the role of Accord D financing in your current sales strategy? Do you offer it with all your products and services?
- Do your customers really need financing? Can they get it elsewhere?

- Your sales argument should tell customers how your products and services meet their needs.
- Highlight how your products and services bring added value. What makes them different?
- Keep in mind that some of your customers really need financing, while others use it just because it's available.
- For those who need it, suggest other financing solutions available to Desjardins members, including in-caisse Accord D financing, Accord D Business financing, lines of credit and personal loans.