

E*TRADE

Campaign Task

Consumer and Buyer Behavior

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CAMPAIGN DESCRIPTION

E-Trade is a New York-based financial holdings company that specializes in online discount stock brokerage for self-directed investors. Investors are able to check their account and complete their transactions through electronic trading platform or by phone via E-Trade Mobile Pro. The E-Trade Talking Baby campaign aims to illustrate the simplicity of E-Trade for new investors through a peripheral route using witty humor. The essence of the campaign is that if E-Trade is simple enough to be used by babies, then E-Trade is simple enough to be used by adults.

The campaign portrays different variations of babies accessing their E-Trade accounts using mobile smart technologies such as a smart phone or an iPad. The babies do not explain how they use E-Trade, but the placements of the babies are meant to indicate E-Trade's user friendliness (Adweek). There are no promotional deals being stated through the commercials. According to E-Trade CMO Nick Utton, the aim of the E-Trade Talking Baby campaign is to create buzz and not ROI (Forbes).

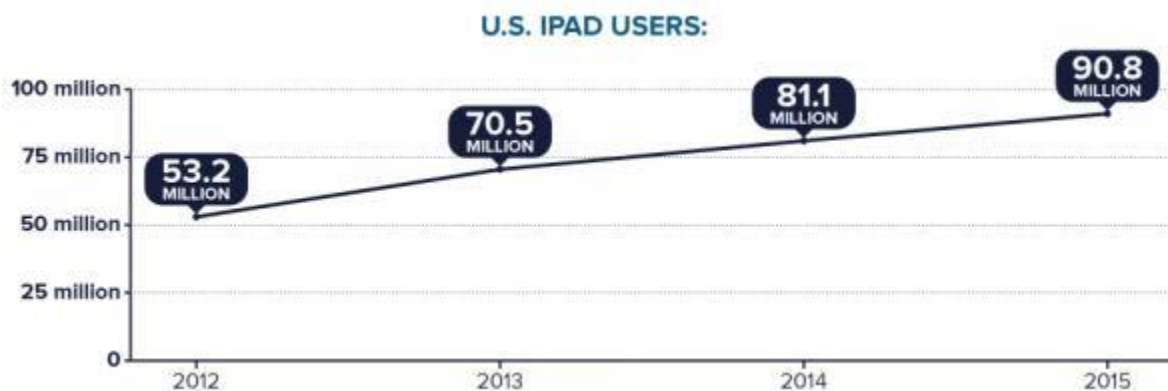
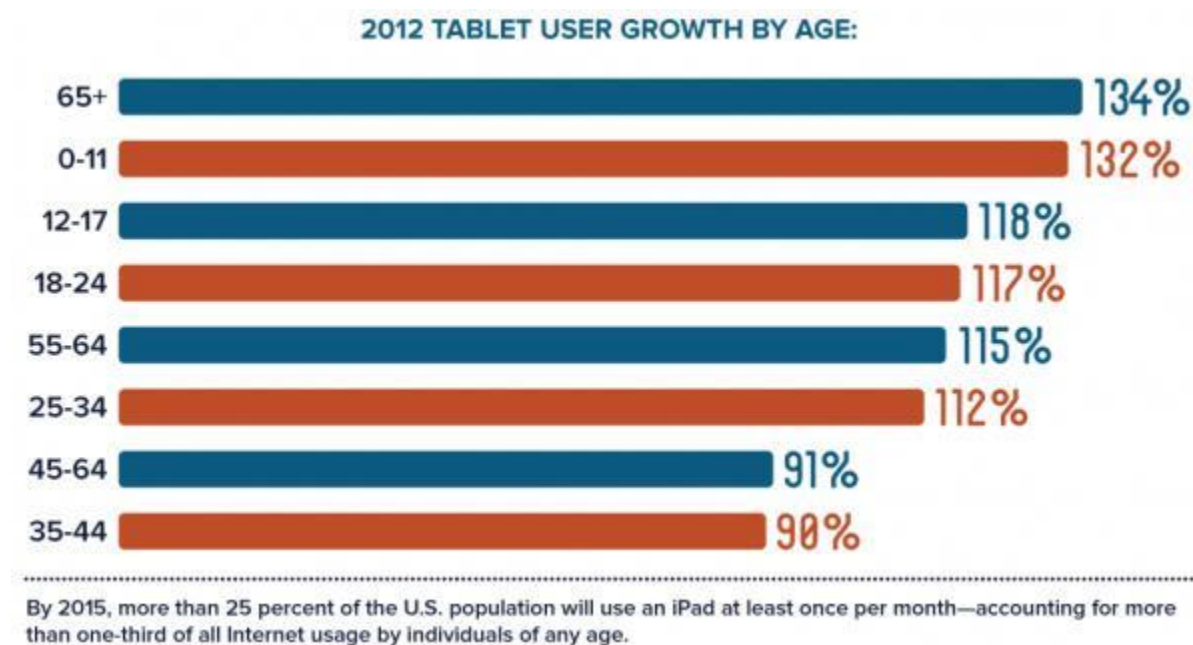
TARGET MARKET

According to the MRI, the usual consumers in the financial service industry are white-collared young homeowners. There are only about 29,000 consumers in the 19-24 age groups, but the number jumps to about 41,000 at the 25-34 age groups. There are 40,000 people around the age of 34-44 and 44,000 people around the ages of 45-54. The number of financial service industry drops to about 35,000 at the 55-65 age groups. About 30,000 has professional and related occupations, about 32,000 has sales and office work, about 21,000 has management, business, and financial operations work, and only about 12,000 has natural resources, construction and maintenance occupations. The majority of the consumers have a yearly income of around \$75,000 to \$149,000. Based on the MRI data statistics, the typical financial service industry customer are successful, young, white-collared homeowners.

The E-Trade Talking Baby Campaign was constructed to appeal to the younger target market at ages 25 to 34. It was also appealing to the younger, potential market of consumers ages 19 to 24. While there are currently a low number of users in the 19-24 age groups, this group will eventually become E-Trade's target market. The use of a talking baby is relatable to the target market of E-Trade because 42,809 people that use the financial service industry have a child younger than six years old. This number grows to 46,071 people in the 12 to 17 age group, perhaps due to the urgent need to finance the child's higher level education.

The E-Trade Talking Baby Campaign focuses on the accessibility of E-Trade through modern, mobile smart technology. According to a study by Monetate, there is a 112% tablet user growth in the age group of 25-34, which is E-Trade's main target market. There is also a 117% tablet user growth rate in the age group of 18-24. This is important to note because this age group will eventually become E-Trade's target market. The growth indicates that there is a continuity of tablet user growth between E-Trade's current target market and future target market. Overall, the number of iPad users in the United

States is expected to grow to 70.5 million by 2013 and 90.8 million by 2015. It is a good strategy to maintain the development and promotion of the E-Trade tablet apps.



A typical financial service user is rated as an Experiencer and an Innovator. An Experiencer is a person who is motivated by self-expression and seeks excitement, whereas an Innovator is a successful person that loves to lead and has high self-esteem. An E-Trade target market would be young, successful, self-motivated risk-takers. The E-Trade Talking Baby Campaign attempts to position E-Trade as a simple and fun tool to investing for those who loves to take a little bit of risk and be successful.

CAMPAIGN OBJECTIVES

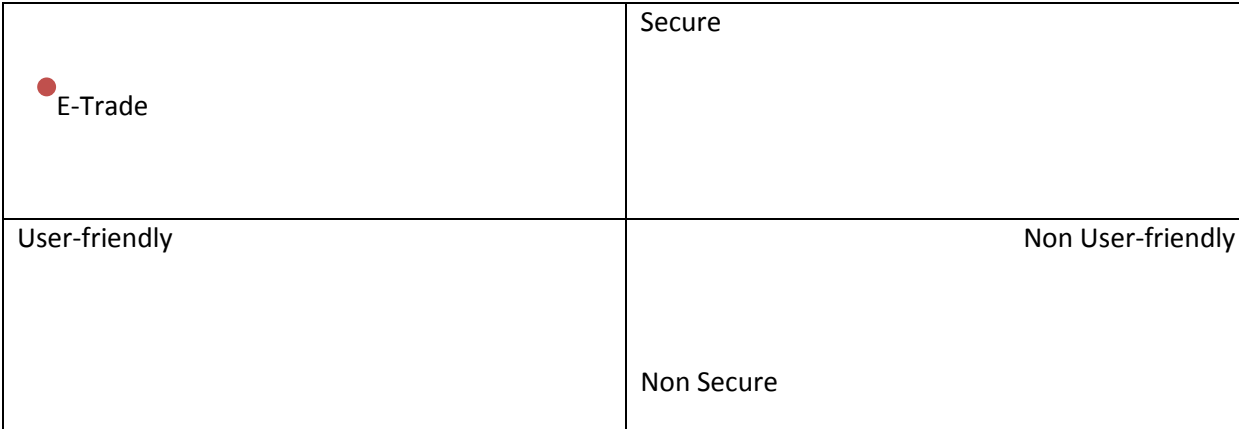
E-Trade's objective of the "Talking Baby" campaign is to show the audience that their product is now geared towards the younger crowd rather than the older crowd and that not only is it safe and secure to invest with them, but it has also become simple to invest. This section will discuss the effectiveness of E-Trade's convergence by highlighting the company's motivation, addressing E-Trade's benefits, and summarizing the campaign's route strategy. In the past, investment companies were not understood by a lot of people. They just handed their money over to a third party that seemed safe and secure and trusted that they would invest their money smartly. But, E-Trade has proven to the investment world that it is safe, secure and simple to use and understand. Later on in the paper, what will be discussed is how effective E-Trade's convergence is and how it enhances the product that they are selling.

The driving force or deep motivation that E-Trade is trying to accomplish in the "Talking Baby" campaign is to prove to their buyers that their product is now simple and easy to use. E-Trade used to rely on their reputation of being safe and secure to lure their customers into buying their product (or in this case, investing their money). Now, to add to the reputation of safety and security, E-Trade has produced simplicity to their product. The "Talking Baby" campaign proves that anybody can invest their money now, no matter how old or how young, and that it can come easy to anybody. They make it simple and easy to invest.

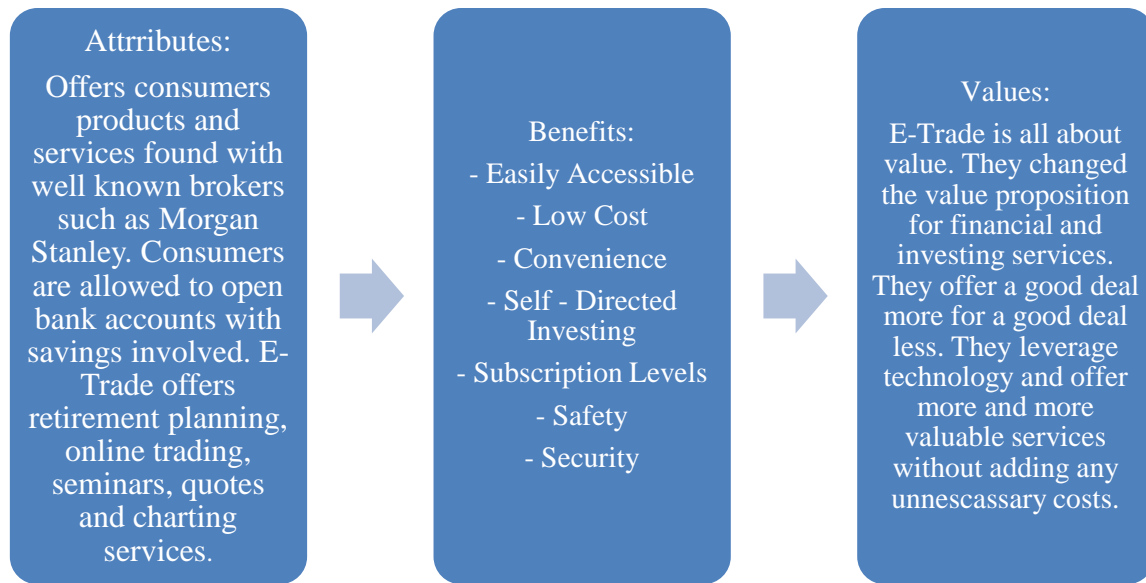
One of the many benefits that E-Trade has is the fact that investors can now access their money and status of their investment at any point in time with a click of a button on their smart phones. In the "Talking Baby" campaign, the baby always has some sort of smart technology on him, whether it is a smart phone, a laptop, or a pad. With that, they are showing again how easy it is to access information pertaining to their investments. Like we mentioned above, we will be discussing convergence later on in our paper and how E-Trade does a phenomenal job with technology in this particular campaign advertisement.

The route to persuasion that E-Trade uses in the “Talking Baby” campaign is a peripheral route. A central route to persuasion is more of a direct use of a product. What makes this campaign a peripheral route to persuasion is the talking of the baby. Obviously, a baby cannot talk and cannot operate a smart phone while accessing his or her financial investments. If this campaign were to employ a central route to persuasion, it would be more direct with its advertisement, you would have a one minute commercial stating the characteristics of its product and that would be it. Instead, E-Trade adds a little extra to the campaign and puts in a talking baby using a smart phone or any other type of smart technology to access his financial investments. E-Trade uses feelings and emotions to grab the audience’s attention. Again, what E-Trade is trying to prove to their customers is that it is so simple to access their information, but at the same time safe and secure.

Positioning Map:

 <p>E-Trade</p>	Secure
User-friendly	Non User-friendly Non Secure

Means End Chain E-Trade:



METRICS

There are many primary and secondary evaluation methods to gauge the effectiveness, exposure, attention, attitude and intention of advertising campaigns. This information is measured by the **SMARTERS** criteria – Specific, Measureable, Attainable, and Relevant, Timely, Evaluate, Reevaluate, Satisfies. For obvious reasons of financial and time restrictions this paper will explore secondary quantitative and qualitative data sources.

Quantitative data includes (ROI) - return on investment, DARTS – total daily average revenue trades, monitoring sales, new customers, and requests for information, phone inquiries, retail store traffic, website traffic, or click-through rates and the time viewers are spending on your website and how many pages they are viewing per visit. One could ask new customers how they heard about your product and record the results. One could document how many customers engage in cross-sell. Qualitative data will be introduced through interpretation of industry experts.

ROI and DARTS are quantitative indicators. They are also a reflection of the instability of the global markets, reticence of retail traders; snail-paced economic recovery, stringent regulatory environment and investors' resistance to invest in the equity markets can further impact ROI and Darts.

Measurement of attrition rates are a significant indicator. Measurement of attrition rates or churn rates can measure two categories. These two categories are employee satisfaction or customer dissatisfaction. We will focus on the latter. The attrition rate can be measured by the amount of returning customers. Attrition can be divided into two subsets 'gross churn' the total amount of absolute disconnections and 'net churn' the overall loss of subscribers. The timeframe is usually 1 year. Customer count at the end of the year minus customers added during the period divided by the

number of customers at the start of the period. The customer retention rate is the inverse of the attrition rate. If the attrition rate is 40 % the customer retention rate is 60 %.

According to ZACKS Investment Research, E*Trade's competitive strategy is to attract and retain customers by emphasizing its low-cost, easy to use an innovative products. These initiatives and customer services are expected to further bring down the attrition rates of the annual brokerage accounts. A comprehensive analysis needs to include data of sales before, during and after the advertising campaign. This information needs to be measured against invested advertising revenues to determine return on investment (ROI), recall, and online buzz,

Also, recognize that the advertising results may have a lag time. The lag time is the timeframe between release of an advertisement and response from the consumer. Results need to include lag time to measure the effectiveness of the campaign on the target market.

ETRADE received 18,000 new brokerage accounts in the three months ending September. The total brokerage added so far in 2012 is 110,000 already ahead of the net total of 99,000 that the company acquired in the whole year of 2011. The last quarter was the brokerage's second best ever, in terms of low attrition rate. Account retention brokerage attrition rate improved nearly 200 basis points to a firm record 10 % in 2011. ETRADE Doubled the number of net new brokerage accounts in 2011 versus 2010. . These increases in accounts are primary attributed to the ETRADE "Talking Baby Ad Campaign.

ETRADE TALKING BABY COMMERCIAL RELEASE DATES.

Talking Baby Barfing BABY February 2008

Talking Baby BABY AND CLOWN Super bowl February 2008

Talking Baby, TRADING BABY February 2008

Talking Baby, BABY GETS SPANKED February 2008

Talking Baby, BIG GAME SINGING BABY February 2009

Talking Baby, GOLF BABY February 2009

Talking Baby, BABY LOTTERY January 2010

Talking Baby, BABY BARBERSHOP January 2010

Talking Baby, BABY GIRLFRIEND February 2010

Talking Baby, BABY FIRST CLASS February 2010

Talking Baby, BABY TIME OUT SOLITARY - September 2010

Talking Baby, TAILOR – February 2011

Talking Baby BABY LOSES EVERYTHING January 2012

Talking Baby, BEST MAN - January 2012

Talking Baby, FATHERHOOD Superbowl , February 2012

Talking Baby, BABY LOSES EVERYTHING January 2012

Talking Baby, BABY FIRST CLASS FEBRUARY 2010

The outtakes video will run in 1,200 National Cinemania affiliate theaters, including AMC, Cinemark and Regal Entertainment Group before the Super Bowl. The low cost tactics include: press releases, blog entries, landing page, Google keyword buys, ETRADE homepage placement, ETRADE Twitter stream page, ETRADE Face book page, ETRADE Baby Google ads, YouTube ETRADE Baby page, ETRADE “baby URL” <etrade.com/>, ETRADE Baby Mail – deliver video messages from the E-trade babies

through email, Face book or your blog. Users interact and personalize the baby message. This vehicle facilitates audience interaction and engagement. Total interactions with the education platform increased 63 % in 2011 to over one million. The media mediums utilized include television, websites and social media. The ETRADE TALKING BABY is one of the most recognized ads on television

According to Nick Sutton, ETRADE Chief Marketing Officer, the target market is self-directed investors with \$50,000 – 500,000 in assets that can be invested. E*TRADE'S competitive strategy is to attract and retain customers by emphasizing its low-cost, easy to use and innovative products. The company continually implements initiatives to strengthen its client-advisor relationship. Importantly, our core brokerage franchise continues to grow assets and accounts at healthy rates, despite lackluster investor engagement across the industry. During the first three quarters of the year, ETRADE have surpassed the full year 2011 in terms of net new accounts, aided by record account retention.(

<http://www.4-traders.com/E-TRADE-FINANCIAL-CORPORA-6274212/news/E-TRADE-Financial-Corporation-E-TRADE-Financial-Corporation-Announces-Third-Quarter-2012-Results-15395132/>)

Net new brokerage accounts of 46,000; low above last quarter's 10,000. Our brokerage account attrition rate hit a record low 8.7% annualized, marking the second consecutive quarter this metric has tracked below 10%.This is a significant improvement in the previous three years, which averaged 12% and is a testament to our ongoing efforts to improve the customer experience.

(<http://www.morningstar.com/earnings/37791497-e-trade-financial-corporation-etfc-q1-2012.aspx>)

EFFECTIVENESS / EXPOSURE:

The BARFING BABY was released February 2008. The day after its release E*TRADE registered more new accounts than it had on any other day in the company's history to date. In the first half of

2012, the company said it brought 92,000 net new accounts compared with 99,000 in 2011 and only 54,000 in 2010.

In 2011 the Talking Baby campaign permitted ETRADE to exceed its website visit and account goals, by double-digit percentages. Referring specifically to E-Trade's "Talking Baby" campaign in which a toddler offers expert financial advice, Utton said, "We don't sit and agonize over the ROI" and added that "We see that 3.5 million people shared it. The word got out...And the hope is that a subset of those consumers will come back and sign up for E-Trade".

In 2011, a video outtakes posted on YouTube received 8 million hits. The 2010 ads made ETRADE BABY one of the most recognizable ads in television and one of the most famous spots in Super Bowl advertising history—last years ad extended ETRADE reach approximately 768 million people. Total interactions with the education platform increased 63 % in 2011 to over one million.

Account retention brokerage attrition rate improved nearly 200 basis points to a firm record 10 % in 2011. The number of net new brokerage accounts doubled in 2011 versus 2010. Net new brokerage accounts of 46,000; low above last quarter's 10,000. Our brokerage account attrition rate hit a record low 8.7% annualized, marking the second consecutive quarter this metric has tracked below 10%. This is a significant improvement in the previous three years, which averaged 12% and is a testament to our ongoing efforts to improve the customer experience.

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E-Trade recorded 19 million views of outtakes from the ads. This reflects a 19% increase in online applications in the week after the Super Bowl. The company saw an 86% increase in unique prospective visitors to its site in the week after the Super Bowl. Zeta Interactive gives scores reflecting the volume, or the total number of posts each ad had per day and the number of positive or negative

posts. At the top of the list was an ad for E*TRADE. This reflected how some brands were able to have successful campaigns with consistent themes.

ATTENTION:

Attention is a combination of recall and buzz.

Recall: On average, Big Game viewers recalled 39 of the 54 commercials, according to TNS Media and Entertainment. The most remembered, with 70% recall, was the E-Trade ad with the barfing baby. A second E-Trade commercial, where the baby hires a creepy clown, came in fourth with 66% recall.

Overall Score

54.782504

The overall score is calculated using a combination of factors include interest, emotions, and the "water cooler" effect.

Interest Ranking

52 out of 110

The interest ranking indicates how well the commercial held the interest of the viewers.

Emotion Ranking

34 out of 110

The commercial that evoked the most positive emotions and the least negative emotions.

Water Cooler Ranking

25 out of 110

The likelihood of the participants talking about the commercial the next day around the water cooler.

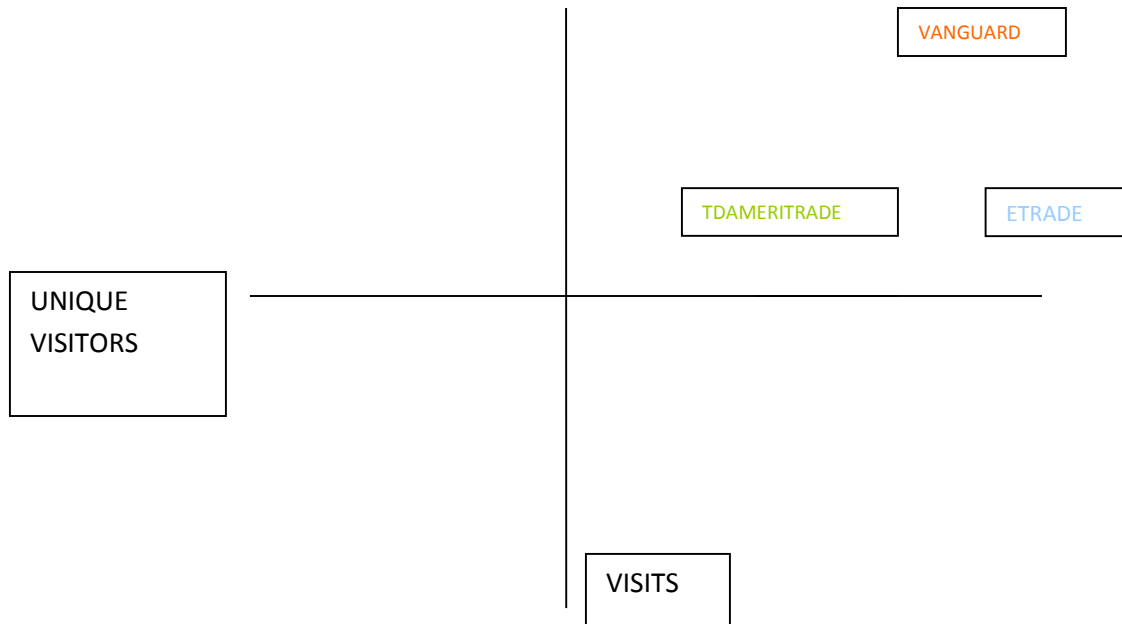
REFLECTS THE FATHERHOOD AD AND NOT THE ENTIRE CAMPAIGN.

POSITION / ACCEPTANCE

Position gauges a company's image, identity in the minds of their target audience for its brand, in correlation to its competitors.

E*TRADE'S competitive strategy is to attract and retain customers by promoting its low-cost, straightforward use and modern products. The company is taking initiatives to reinforce its client-advisor connection.

Utton added, referring to E*Trade's target audience, which is self-directed investors with \$50,000-500,000 in assets that can be invested. So-called soft metrics are also taken into consideration, he said: how the ads performed in various consumer ad polls and how many times they were viewed on YouTube. Even then, Mr. Utton said, the company wanted to see how its business proceeded after the first quarter, when the game was still fresh in consumers' minds.



MULTIDIMENSIONAL SCALING POSITIONING MAP FOR UNIQUE VISITORS AND VISITS FOR ETRADE, TDAMERITRADE AND VANGUARD IN FEBRUARY 2012. IN MILLIONS.

AFTER THE RELEASE OF ETRADE TALKING BABY FATHERHOOD.

ATTITUDE:

Brand attitude is the name term design symbol or any other feature that identifies one company's product as unique from their competitors. This feature is the personality that identifies the product and how it relates to stakeholders. This peripheral route to persuasion utilizes the Talking Baby as the recurring theme in their campaign.

Nick Utton – CMO of E*TRADE asserts that, “If a talking baby can do it, you can do it. The challenge is to keep the spots fresh, relevant and compelling, taking into consideration the economic times. But, with the humor, it had the very, very practical message that investing solutions are tough. E-Trade has exceptional value. We have simplified it, and we put you in the driver’s seat, where you as a consumer can make the investing decisions that are best for you.” The baby commercials still work today but not with the same treatment. Relevancy is the name of the game. "Money is serious stuff. Don't trivialize money. Make sure the message of liberation is there, but be very careful of the balancing act of the humor with the reassurance message, and then what E*TRADE has to offer. It is more than a place for a cheap trade," Nick said. The stock-market freefall was in its own way a help. "Consumers are asking themselves, 'Wow, if I'm paying thousands of dollars [in commissions to the full-service brokerage firms], I could do as well or better without having to pay somebody those huge amounts of money/ Our ads do connect with consumers looking for that choice."

<http://search.proquest.com.libproxy.temple.edu/abicomplete/docview/208411840/13A9DA25D0D28A2A148/1?accountid=14270>

Nick Utton, Chief Marketing Officer at E*TRADE. States that” We’re thrilled to announce the E*TRADE Baby is back to make his fifth consecutive appearance in the big game. The Baby has become an iconic brand ambassador that has enabled us to capture the imaginations of investors and effectively showcase the benefits of our investment solutions in a memorable and entertaining way” As E*TRADE continues to evolve its strategy and service offering beyond trading to serve investors’ full range of financial needs both near – and long-term, so too has our marketing strategy. Our evolved approach keeps our campaign fresh and engaging by featuring meaningful life events that people can easily relate to, and providing a unique Baby perspective on the E*TRADE investing solutions available to help them.”

<http://search.proquest.com.libproxy.temple.edu/docview/917624446>

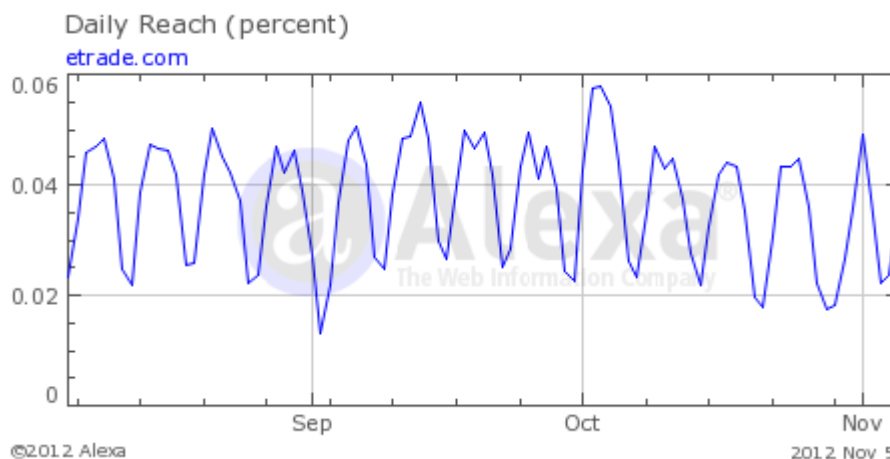
INTENTION:

The "Talking Baby" campaign, created by E*Trade's lead agency Grey New York, will be further executed throughout the year on TV, in print and online, the company said. Additionally, the outtakes video will run in 1,200 National Cinemania affiliate theaters, including AMC, Cinemark and Regal Entertainment Group, starting today for the next two weeks. Utton said of the effort: "Hopefully we'll get people talking before the Super Bowl

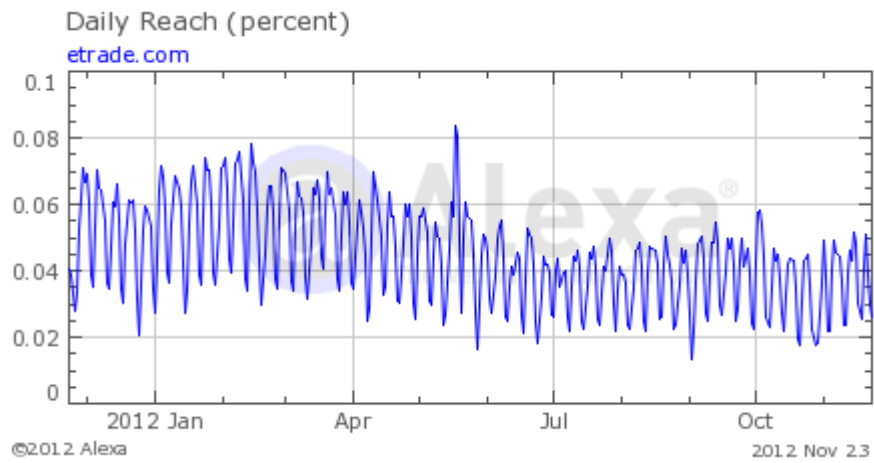
Instead, Utton says he prefers to measure the success of social media by looking at the daily count of new accounts created, attrition rates, and how many customers they cross-sell.

Referring specifically to E-Trade's "Talking Baby" campaign in which a toddler dishes out financial advice, Utton said, "We don't sit and agonize over the ROI" and added that "We see that 3.5 million people shared it. The word got out...And the hope is that a subset of those consumers will come back and sign up for E-Trade".

More recently, the ads have focused less on laughs as brand builder and more on using humor to highlight specific E-Trade features, such as its investing dashboard and financial consultant

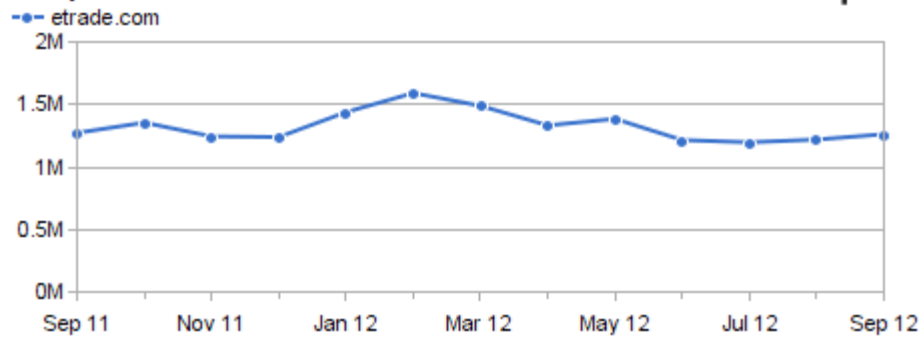


ALEXA GRAPHS

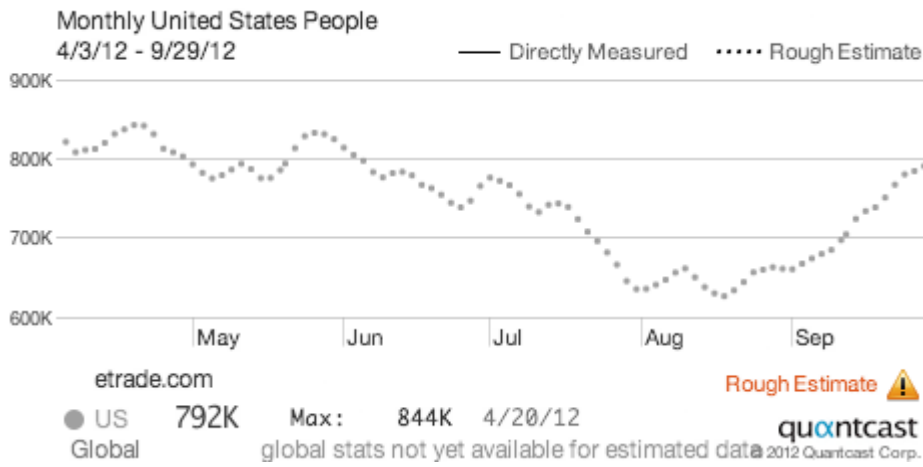


Compete Graphs

Unique Visitors

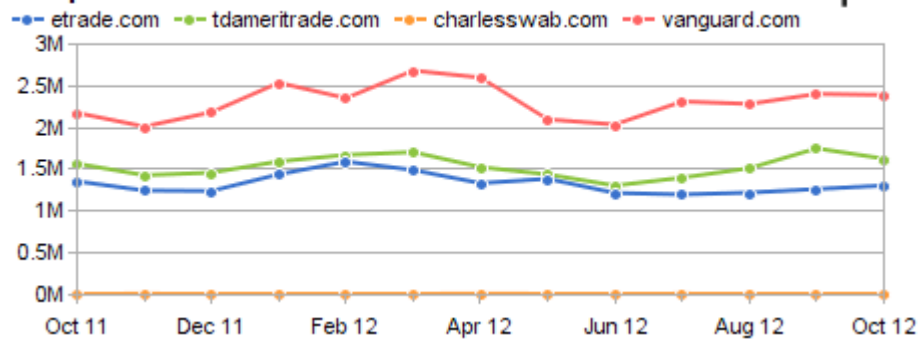


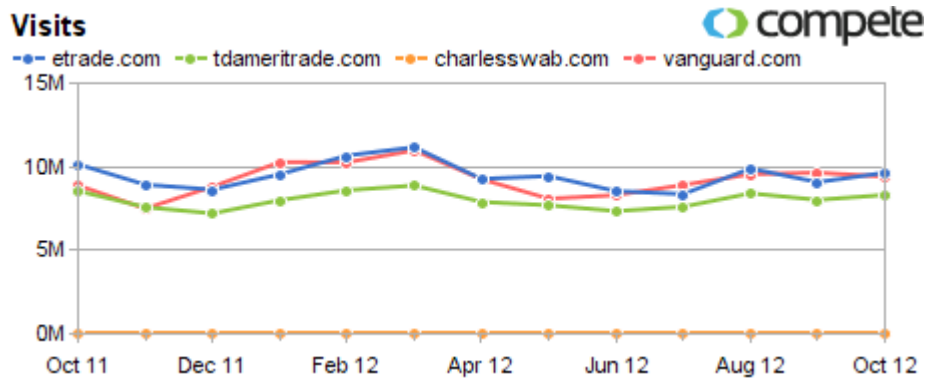
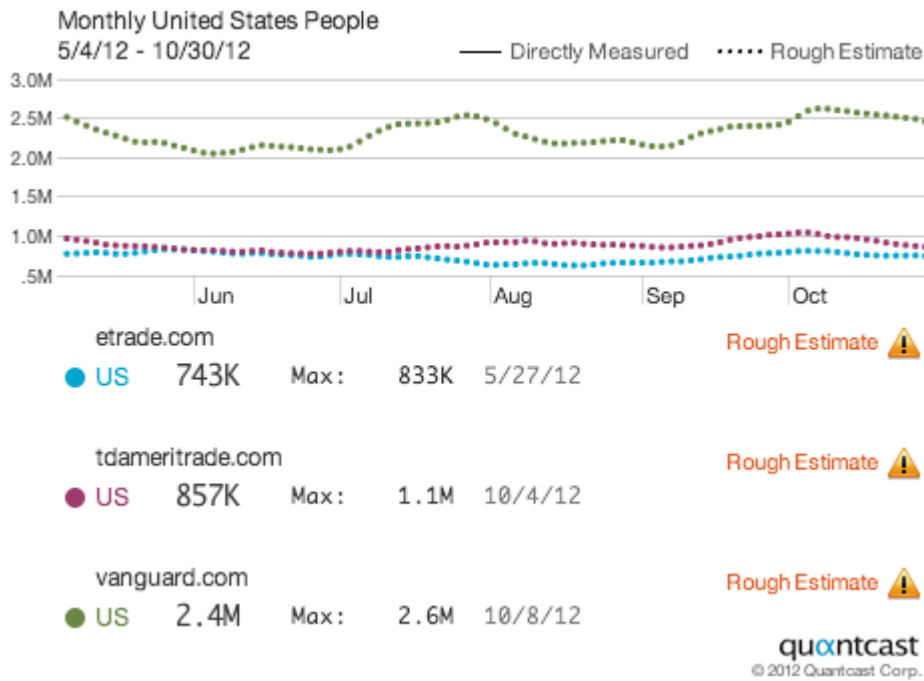
Quantcast Daily Unique U.S.



Visitors

Unique Visitors





The graphs indicate significant elevation spikes in numbers that correlate within the time frame of the release of ETRADE TALKING BABY commercial releases. The spikes in February reflect the release of the Super Bowl Ads. This indicates the success of the ad campaign.

CONVERGENCE

E-Trade Company effectively relates the Talking Baby Campaign to its website. The Talking Baby commercial repeatedly stresses on the simplicity and accessibility of E-Trade through the Internet and the smart mobile technology. Customers have the ability to access their financial investments through smart phones, laptops, or tablets. E-Trade has created an application that is connected with the smart devices. These applications are available to download for free from the E-Trade online website. The convergence with smart technology goes along with what E-Trade is trying to accomplish by luring in the younger crowd. Today's consumers strive off of technology and E-Trade has done a tremendous job in keeping up with today's trends and technologies.

E-Trade's Talking Baby Campaign also focuses on E-Trade's user-friendliness for new investors. A complete step-by-step guide for new investors is available through the E-Trade's website's homepage. The guide is written in a simple plain language for readers with no background in finance. It also contains basic explanations for common finance terms. The guide also contains videos and graphics for those who are visual learners. In addition to the guide, E-Trade also provides a Frequently Asked Questions at the bottom of their homepage.

SUGGESTIONS

Based on the website and the campaign's emphasis on its accessibility through mobile smart technology, E-Trade should place the application download button at the top of the website's homepage. The current download button is only accessible through a mobile page that can be found at the bottom of the page alongside with the FAQ. Current Internet users do not like to go through a process of searching a download button. It is best for E-Trade to make joining E-Trade as easy as possible.

Based on the metrics studies, E-Trade should start thinking of a new campaign and retire the Talking Baby Campaign. There has been a decline of buzz in the recent Talking Baby Campaign. Perhaps this is due to the fact that the campaign has been exhausted. The general public does not perceive the Talking Baby Campaign as fresh and unique anymore. To maintain the image that E-Trade is a modern, user-friendly financial holding company, it is imperative for E-Trade to start brainstorming for a new, fresh campaign idea.

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