



Holiday Marketing Tips and Trends to Stand Out This Season

As the holiday season approaches, it's a critical time to engage customers, drive sales, and build brand loyalty. Here's a guide to making your holiday marketing memorable, from Black Friday to New Year's.

1. Capitalize on Trending Campaign Ideas

- *Early Bird Sales and Pre-Black Friday Events:* Encourage customers to shop early with special promotions. "Early Bird" offers are gaining popularity as consumers look to avoid holiday rushes.
- *Countdown to Black Friday/Cyber Monday:* Build excitement with a countdown or "sneak peek" emails that reveal deals ahead of time.
- *12 Days of Deals:* Introduce daily discounts or spotlight products, keeping customers engaged during December.

2. Embrace Seasonal SEO

- *Optimize for Holiday Keywords:* Think beyond generic terms like "holiday sale" and target phrases like "best gifts for busy moms" or "holiday deals for small business owners."
- *Update Landing Pages:* Create holiday-themed landing pages or banners that showcase seasonal offers. Ensure they're optimized for mobile since holiday shopping on mobile devices continues to rise.

3. Make Use of Limited-Time Offers

- *Urgency and FOMO (Fear of Missing Out):* To increase urgency, add countdown timers to emails or websites.
- *Exclusive Discounts for Loyal Customers:* Give early access to deals or extra discounts for existing customers.

4. Get Personal with Holiday Messaging

- *Personalized Gift Guides:* Segment your audience by interests or demographics, then provide curated gift

ideas based on their preferences. This makes it easy for them to find gifts for others (or themselves!).

- *Customized Recommendations:* Use past purchase data to suggest products people might like, along with a holiday incentive to purchase.

5. Make It Interactive

- *Gamify the Shopping Experience:* Implement interactive elements, like a digital scratch card in emails where customers can "reveal" their discount.
- *Holiday-Themed Quizzes:* Engage customers by helping them discover their "perfect holiday gift" or "festive personality type" with a fun quiz.

6. Emphasize the "Buy Local" and "Support Small Business" Trend

Many consumers are prioritizing small and local businesses for holiday shopping. Share your story or values with your customers, and encourage them to "shop small" this season.

7. Harness the Power of Video and Social Stories

- *Holiday Behind-the-Scenes:* Share sneak peeks of holiday preparations, team traditions, or special product reveals.
- *Interactive Stories:* Run polls, Q&A sessions, or holiday trivia on Instagram or Facebook Stories to keep your audience engaged and entertained.

8. Encourage Giving Back

Show customers that their purchases contribute to a greater cause by donating a percentage of sales to charity or offering an option to "round up" their purchase to support a nonprofit.

How to Get Customers Who Pay on Time

“Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.”-- Ayn Rand

Before banks extend credit, they conduct a thorough due diligence process to ensure the applicant can repay the debt. Similarly, when you sell on credit and offer 30, 60, or 90-day payment terms, you are effectively providing a loan as part of the trade finance industry. Assessing creditworthiness is just as crucial in this sector, yet it is not always a common practice. Consequently, many companies often face bad debts and losses on their invoice receivables.

In this month's edition of InfoPays, we offer several strategies to help minimize losses when selling on credit:

1. Check trade references.

When extending credit to customers, it is important to check the customer's trade references. This helps assess the customer's ability and willingness to pay and can help you make an informed decision. Checking references is a simple process that takes only a few minutes, but it can save you time and money in the long run.

Reach out to both current and past trade references to gain a comprehensive understanding of the customer's payment history. Inquire about the duration of their business relationship and their payment habits.

Additionally, ask if there have been any overdue payments. This information can provide valuable insights into the customer's reliability and promptness in meeting payment obligations.

2. Research the company.

Before offering credit, take the time to research each customer's credit history thoroughly. This step will help determine if the customer is a reliable borrower and capable of repaying the loan. Conducting this research allows businesses to decide the appropriate amount of credit to extend and to set suitable repayment terms.

3. Access credit agencies' data.

Consider obtaining a credit report from agencies such as Dun & Bradstreet, Equifax, or TransUnion. These reports offer a detailed overview of a customer's credit history, including their payment history and any relevant public records. Accessing this information provides a more robust assessment of the customer's financial standing, helping you make better-informed credit decisions.

Our current clients can access the IPS Payment Index (PI) free of charge. Through dealing with thousands of companies across North America, the IPS PI provides the average Days Sales Outstanding (DSO), or the average number of days a company takes to pay its receivables. We encourage anyone seeking to extend credit to a new customer to check with us for information from our growing database as this can offer some information about a company's credit standing. A PI of 120 days will at the very least give you an alert, whereas a PI of 36 days will provide you with the much-needed reassurance to go ahead with the opportunity.

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