

## Where are We Getting the Online Hits? A Google Analytics Study on Personal Finance Online Publications in eXtension

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In this study, we explored Google Analytics information data to see what we can learn from Google Analytics data and look at factors that contribute to higher page hits by the public. Specifically, we used data from eXtension website, eXtension.org, which relates to personal finance. Having U.S. outreach and academic extension professors as its main body of participants, eXtension (pronounced as “e-extension”) focuses on delivering information to consumers using online mediums. Under the eXtension umbrella, there are many Community of Practice (CoP) groups that provide expertise in their field of studies which includes personal finance, energy, horse, horticulture, health, childcare, and bee. The personal finance CoP, named Financial Security for All, led by fifteen Extension professionals from across the country, has over 300 members from Land Grant Universities in 44 states and one territory. Main eXtension activities and programs are curriculum developments, webinars, Ask an Expert portal, glossary, and articles.

We are interested in knowing the types of articles on eXtension site that tend to be accessed by the public. This includes the keywords, search site, topics, devices, and age of eXtension online publications. Google Analytics was mainly designed to cater to profit organizations where companies would be able to know conversion rates, sites that lead to the highest sales, and search keywords (Google AdWords) that lead to site hits and sales. Despite this, we are also interested in obtaining Google Analytics information that is useful for a non-profit, education organization like eXtension.

Thus, we also share Google Analytics metrics and data that would be useful for academicians in personal finance area. Our goals are to educate educators on Google Analytics in the academic fields, to share Google Analytics metrics that tend to be useful in the academics, and to determine factors that would contribute to higher site views. We hope our results would provide insights on topics that interest consumers and we also hope that educators would use these results to increase the likelihood of their online materials being accessed online.

From April 2009 to December 2012, we found that overall hits for personal finance pages have gone slightly down from 30,000 to 25,000 hits per week. In the same period, the overall eXtension page views have remained steady, around 500,000 hits per week. Google Analytics metrics that were highly relevant were:

- Visitors flow: The new Google Analytics provides a one-picture graphical flow representation of site users’ page-surfing tendency on the personal finance eXtension sites. In 2012, the personal finance sites had a very high bounce rate, about 90-95%.
- Frequency and Recency: Describe users’ tendency to return to utilize eXtension personal finance site. Almost 90-95% site users do not come back to the site (within 60 days).
- Engagement: For those who visited at least a site on eXtension’s person finance site, 73% of respondents stayed on the page for 0 to 10 seconds.
- Mobile devices: Pages accessed using mobile devices were low but increasing. From January 2012 to December 2012, number of visit via mobile devices increased from about 1,200 to 1,500 per month.
- Traffic source: in 2012, 61% (92,232) of the hits came from search traffic, of which 75% (68,843) came from Google organic search. This was followed by Bing (10,616) and Yahoo (9,294) organic searches.
- Traffic keyword: Traffic search keywords by which users reach eXtension personal finance sites vary greatly. Top ones for 2012 were: “smart goals”, “what is fica tax”, “what is fica on my paycheck”, “myplate 2011”, “u.s. savings bond rates”, “fica exemption” and “fica exempt”. Only “smart goals” (1.05%) had traffic keyword more than 1% although “fica” came out in various keyword searches.

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Top 25 viewed and viewed per week are shared in Tables 1 and 2, respectively. The most viewed by both metrics is the Investing for Your Future curriculum with 25,735 page views in 2012 and 320 views per week. Not surprisingly, many of the most viewed pages relate to most used keywords. These pages concern FICA and SMART financial goal setting. Some of the pages relate to items that may be classified as less complicated. Examples of these less complicated sites are “How can I replace a lost birth certificate?”, Financial Security: Glossary, and “SMART Financial Goal-Setting”. Some of these items may appear not to be directly related to personal finance such as the ones on outdoor faucets, peer-to-peer music download software, and accepting your feelings.

Table 1

*Top 25 Viewed eXtension Personal Finance Pages for 2012*

#	Page Title	Page Views	Unique Page Views	Average Time on Page
	Personal Finance – eXtension	49,211	34,521	0:00:52
1	Investing for Your Future - eXtension Learning Lessons	25,735	20,387	0:01:33
2	How can I replace a lost birth certificate? – eXtension	17,936	16,759	0:04:51
3	What is the FICA tax that is taken out of my paycheck? - eXtension	16,568	16,074	0:04:31
4	Organize Your Important Papers - eXtension	16,297	13,655	0:02:36
5	Financial Security: Managing Money in Tough Times – eXtension	13,782	8,132	0:00:58
6	Investing Unit 1: Building Blocks - eXtension	11,809	8,785	0:01:55
7	Financial Security: Glossary - eXtension	11,347	2,037	0:00:31
8	Teaching Children Coping Skills - eXtension	9,899	9,262	0:02:20
9	Financial Security: Glossary - eXtension	9,613	1,082	0:00:36
10	Financial Security: Managing Money in Tough Times - eXtension	8,849	4,456	0:00:54
11	Investing for Your Future - eXtension	8,674	6,684	0:01:45
12	Investing for Your Future - eXtension Learning Lessons	8,244	6,111	0:01:45
13	SMART Financial Goal-Setting - eXtension	8,180	4,520	0:01:39
14	Who is exempt from paying the FICA tax in the United States? - eXtension	7,703	6,541	0:03:24
15	What is the Required Minimum Distribution (RMD) rule for tax-deferred retirement plans such as IRAs and 401(k)s? – eXtension	7,177	6,780	0:03:46
16	How long should you keep monthly utility bills such as gas, electricity, water, etc. for your home? I have heard a year, and that is what I am starting to do in a notebook with dividers for each month. Is there any point in keeping these records any longer? - eXtension	6,939	6,780	0:02:51
17	Financial Security: Managing Money in Tough Times - eXtension	6,477	3,947	0:01:01
18	Organize Your Important Household Papers: Print this Lesson - eXtension	6,095	4,854	0:03:32
19	Even Frost-Free Outdoor Faucets Can Freeze, Break - eXtension News	6,032	5,729	0:03:14
20	Investing for Your Future - eXtension Learning Lessons	5,968	4,981	0:01:35
21	Financial Security: Managing Money in Tough Times -	5,872	3,055	0:01:05

#	Page Title	Page Views	Unique Page Views	Average Time on Page
	eXtension			
22	Financial Security: Retirement Planning - eXtension	5,729	3,644	0:01:37
23	What's the best peer-to-peer music download software? - eXtension	5,618	5,490	0:02:07
24	How long should you keep Explanation of Benefit statements from insurance companies, including Medicare? - eXtension	5,268	5,029	0:03:19
25	What is a self-proving affidavit? - eXtension	5,061	4,774	0:02:50

Table 2

*Top 25 Viewed per Week eXtension Personal Finance Pages for 2011*

Title	Date	Published	Average Page Views per Week
Investing for Your Future	8-Jan	2010	319.949
Financial Security: Managing Money in Tough Times	29-Jun	2010	192.076
Organize Your Important Papers	19-Feb	2007	169.215
Investing Unit 1: Building Blocks	15-Oct	2009	94.0127
Teaching Children Coping Skills	10-Sep	2008	93.2405
Financial Security: Glossary	14-Feb	2007	91.7848
SMART Financial Goal-Setting	19-Feb	2007	89.5443
Deciding Which Bills to Pay First	24-Jun	2010	87.6962
Organize Your Important Household Papers: Print this Lesson	28-Sep	2007	72.6582
Financial Security: Retirement Planning	10-Mar	2010	61.3418
Coping With Stress	10-Sep	2008	54.0253
Household Filing System	31-Jan	2008	49.4684
Investing for Farm Families	14-Oct	2009	47.1266
Investing Unit 1: Wealth Protection	28-Jul	2008	45.2785
Organize Your Important Household Papers: Introduction	5-Apr	2009	41.924
Financial Security: Estate Planning	27-Jan	2009	41.6203
Financial Security: Consumer Credit	2-Apr	2011	41.3671
Sizing Up Your Financial Situation	24-Jun	2010	40.8861
Financial Security for All Learning Lessons	10-Nov	2006	40.8354
Investing Unit 2: Investing Basics	12-Feb	2009	40.6582
Financial Security for All Debtor Education	19-Apr	2010	40.2817
Financial Security: Children and Money	11-Jan	2011	39.8101

<b>Title</b>	<b>Date</b>	<b>Published</b>	<b>Average Page Views per Week</b>
Dealing With Collection Agencies	8-Dec	2009	37.4737
Accepting Your Feelings	25-Jun	2010	36.2532
How Does a Credit Card Work?	11-Nov	2009	34.7722

This ongoing study on Google Analytics shows that Google Analytics is very useful even for a non-profit, educational organization like eXtension. Although many informational sites like this may not lead to a typical business-like conversion rate of sales, educational programs may alter their conversion rate goals to enrollment in online courses or webinar attendance. The personal finance eXtension group offers many online educational resources and full-blown curricula via eXtension.org such as bankruptcy course (approved of Department of Justice), Investment for Farm Families, Investing for Your Future, and 4-H Build a Million. While academicians tend to focus on advanced personal finance topics in teaching and research, they should not neglect basic personal finance educational items for the public. Based on the page hit results, many consumers are interested in seemingly elementary personal topics.