

# mastering the digital domain

## How to Optimize Your Digital Presence to Boost Business

Once upon a time, the competition for banks and credit unions came solely from the institution down the street. Today, competition comes from digital brands, fintechs, big tech, megabanks, and the bank down the street. With a flood of digital advertising further compounding the challenges of navigating this increasingly crowded landscape, it can be difficult for banks and credit unions to stand out in a noisy world.

Consumers have many options to wade through when searching for a financial services provider. Fortunately, 90% of searchers haven't made up their minds about a brand before starting their search,<sup>1</sup> which is good news for banks and credit unions. Since 70-80% of users ignore sponsored search results,<sup>2</sup> you don't have to pay to get your page pinned to the top of a web search. Instead, you can reach your desired audience and share your message effectively by creating a dynamic website, utilizing signed-in and signed-out marketing tools, and implementing a thorough adoption marketing plan.

## create a modern, effective website

If online and mobile banking are the digital versions of your institution's counter, your website is the digital version of your lobby. It's where your accountholders regularly go to interact with you, so your digital lobby should be



just as functional and engaging as your physical one. To optimize your website, follow these best practices:

- **Choose partners who know banks and credit unions to design and host your website.** They understand the unique challenges and audit requirements that financial institutions face.
- **Focus on site accessibility.** Conforming to WCAG 2.1 and Section 508 accessibility guidelines doesn't have to be hard. A digital quality management solution can quickly identify issues and enable your team to make corrections as your content changes over time. It's more than ADA compliance – it's good service to ensure that all your site visitors can interact with your content effectively.
- **Proactively address privacy standards.** Banks and credit unions competing on trust can earn points with their site visitors by proactively giving them control and consent over their data, using no-code or low-code privacy notice creation.
- **Insist on 24/7 monitoring services** that protect your hard-earned brand equity from defacement and DNS hijacking while ensuring SSL certificate validity. Look for providers who can deliver instant alerts for unauthorized changes and are able to fully review and restore your site from any historical point in time.
- **Utilize a smart content management system** that enables easy, what-you-see-is-what-you-get text editing, image modification, and built-in ad placement.

## utilize signed-in and signed-out marketing

Every marketer knows it's all about getting the right message to the right people at the right time – and not just through sponsored content and AdWords campaigns. Take full advantage of the digital channels that you own – your website and your digital banking platform – by embedding your signed-in and signed-out marketing.



Reach your desired audience and share your message effectively by creating a beautifully designed, dynamic website.

- **Break through the authentication wall** by following your site visitors from their signed-out browsing through their login to your digital banking. This makes your in-app messaging relevant, contextual, and – with the right digital banking platform – actionable.
- **Strategically integrate your promotions** inside your digital banking experience. Ensure their placement is relevant to your user’s activity to keep promotions from feeling intrusive or out of place.
- **Seek a no-code ad building solution** to make it easy for employees of all skill levels and backgrounds to create ads and produce beautiful campaigns that drive account opening or adoption.
- **Ensure perfect ad placement** by using a combination of static website ads for new products or promotions that you want to shout from the rooftops and dynamic ads that adjust automatically to display promotions related to your user’s individual interests and browsing patterns.
- **Use fallback campaign capabilities** to display specific digital campaigns to first-time site visitors. Giving your team more control over a prospective accountholder’s first interactions with your brand ensures that you make a great first impression.

## drive digital adoption by your existing accountholders

It’s not uncommon for a millennial or Gen Z couple to utilize 30 to 40 financial providers<sup>3</sup> – a figure that may seem shocking at first. And while today’s app-based world makes it easy for people to simply download the functionality that they need at any given moment, banks and credit unions should utilize adoption marketing techniques to ensure their accountholders are aware of, and know how to use, the digital banking and payments functionality embedded in their digital platform. Specifically, consider adding the following to your adoption marketing plan:



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- **Targeted email marketing messages** to educate your accountholders and make it easy for them to enroll.
- **Embedded content** inside existing communications like newsletters, statement stuffers, or ATM/ITM waiting screens.
- **Social media** posts and links about new features, product updates, or general availability.
- **Direct mail** that grabs attention when your accountholders are offline.
- **In-branch retail strategies** for the segment that still prefers to walk through your doors and interact in person. These table tents, posters, brochures, and more can be great conversation starters for your frontline employees.
- **Video content** showing how easy it is to use your digital banking and payments platform to take care of business.

## are you ready to attract new accountholders?

With a custom website – one designed to meet your unique goals and promote your products to specific audiences – you can make your brand stand out from the competition. And when you implement signed-in and signed-out marketing strategies along with a comprehensive adoption marketing plan, you'll be positioned to attract and retain new accountholders.

### connecting possibilities

[Learn more](#) about how you can optimize your digital presence and boost business.

For more information about Jack Henry, visit [jackhenry.com](http://jackhenry.com).

#### sources

1. Goran, "[The 45 Most Important Advertising Statistics of 2021](#)," SmallBizGenius, accessed December 10, 2021.
2. Goran, "[The 45 Most Important Advertising Statistics of 2022](#)"
3. Ron Shevlin, "[Americans' Shadow Financial Lives: Why Banks Don't Know Jack \(Or Jill\)](#)," Forbes. Accessed August 31, 2022