



Cracking the Code and Keeping Your Institution Relevant:

Without Hiring a High-Priced Marketing Agency

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Presenters



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Agenda

DIGITAL TREND 1:

Focus on Digital Growth

DIGITAL TREND 2:

Fraudsters Hijacking Consumers via Google Maps

DIGITAL TREND 3:

Digital Knowledge Management (DKM)

Q&A



DIGITAL TREND 1:
Focus on Digital Growth

Attracting and Retaining Younger Consumers

Although proving to be very brand loyal when shopping for products and services, Millennials...

- first seek information online
- devour product reviews
- look for “social proof” on Social Media that the brand will meet their needs
- are comfortable making their own decisions on what to buy and from whom

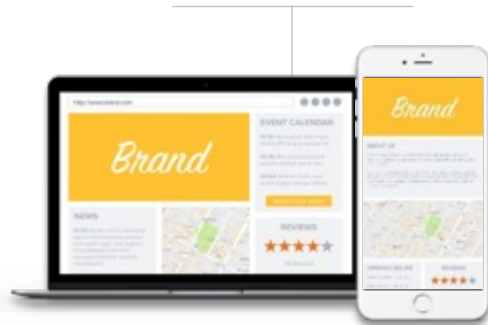
DIGITAL FIRST

Millennials, unequivocally, are the first generation raised as “digital natives.”
When they think about communicating, they think internet.

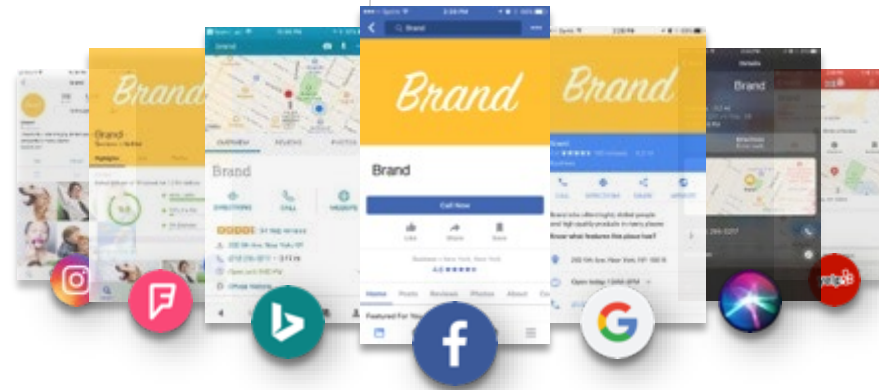
Source: Chen, Lu, “How To Create Customer Loyalty With Millennials,” Forbes, June 26, 2017

High-Intent Traffic Isn't Going to Your Website

1st-Party Web Traffic



Search, Maps, Directories, Voice, Chat



73% of high-intent traffic is going to new services

Search Is Changing

•87%

•87% of people in the U.S. use Google; 6.7% Yahoo; 5.5% Bing¹

MAJORITY

Majority don't go beyond the first page of results²

>40%

> 40% are using voice search, which gives the best answer:
by 2020 it could be >50%³

80%-90%

80%-90% are searching for generic financial terms,
not referencing brand names⁴

153%

Brands with reviews can increase click-through rates by as much as 153%⁵

¹ [Search Engine Market Share USA](#) (Dec 2018)

² [Organic Search Click Through Rates: The Numbers Never Lie](#) (Mar 2018)

³ [Why You Need To Prepare For A Voice Search Revolution](#) (Jan 2018)

⁴ Anecdotal Harland Clarke experience with clients put on Yext platform regardless of bank vs. credit union, asset size, branch count and/or geography

⁵ [How to use online reviews to drive digital and real-world business](#) (Mar 2018)

Search Is Now Conversational

Searchers are now more specific and personally relevant — ensure your content includes “natural language” search phrases that consumers are increasingly using to find you.¹



What voice-activated consumers are seeking



¹ [The most interesting 2018 consumer insights you should carry into 2019](#) (Nov 2018)

² [It's all about 'me'—how people are taking search personally](#) (Jan 2018)

3 Takeaways

1. Younger consumers expect user-friendly and frictionless digital customer experiences everywhere they are interacting with your brand.
2. The venues for digital growth expand far beyond your physical branches and website.
3. To keep your brand relevant and attract more consumers, you must compete locally, utilizing new digital solutions and disruptors.



DIGITAL TREND 2:
**Fraudsters Hijacking
Consumers via Google Maps**

Fraudsters Hijacking Information on Google Maps

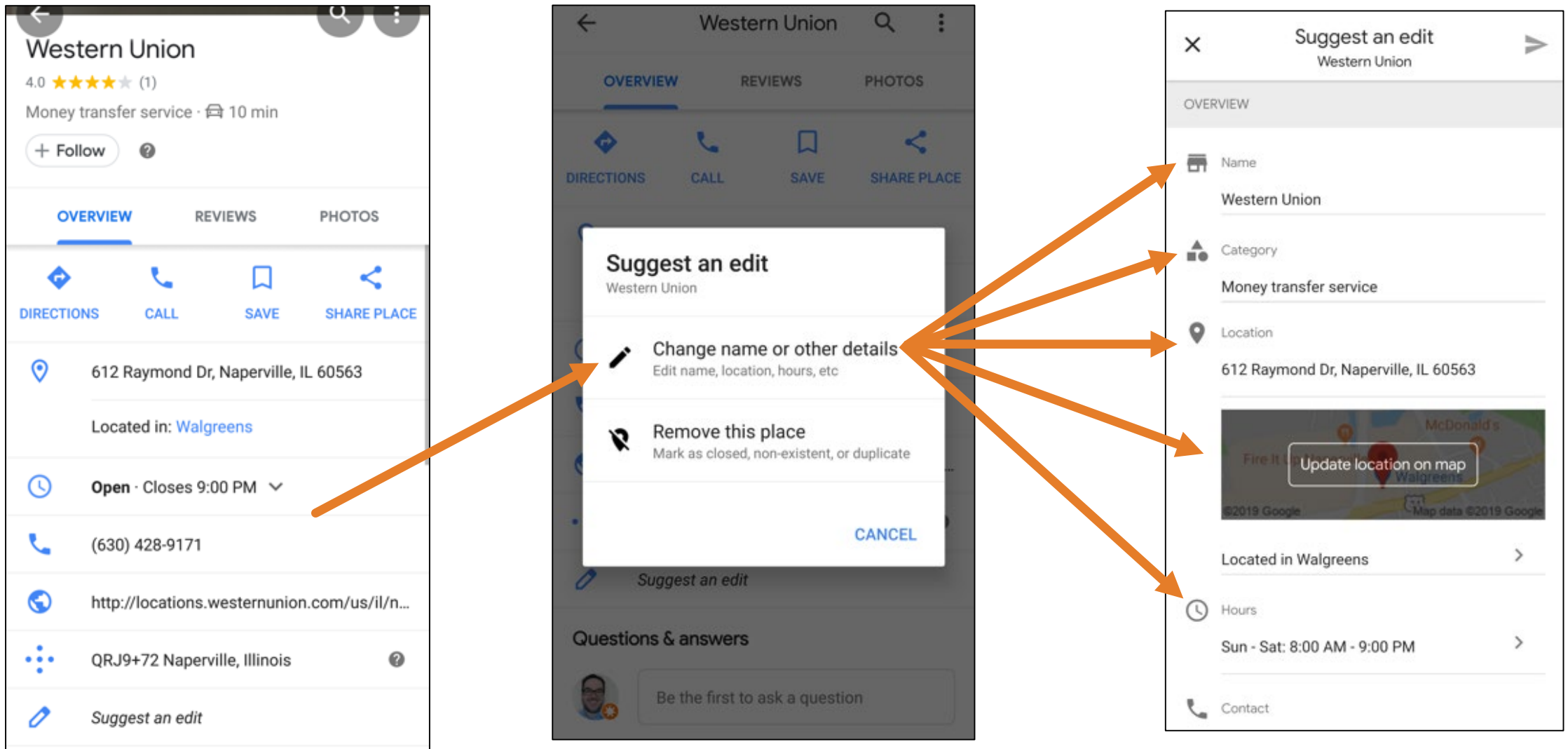
Recently, criminals are exploiting Google's focus on user recommendations for map information to harm consumers and damage the brand reputation of financial institutions – here's how:

- The thief selects a branch for attack
- A new phone number is suggested to replace the real one
- Consumers who call this new number are connected to the thief who requests account information and personal details to “verify” the caller
- Victim's account can now be emptied



References: [Fraudsters Change Bank Phone Numbers On Google Maps To Empty Victims' Accounts](#)

Google Maps Feature Is a Risk for Financial Institutions



You Need to Control/Lock Your Brand in Real-Time

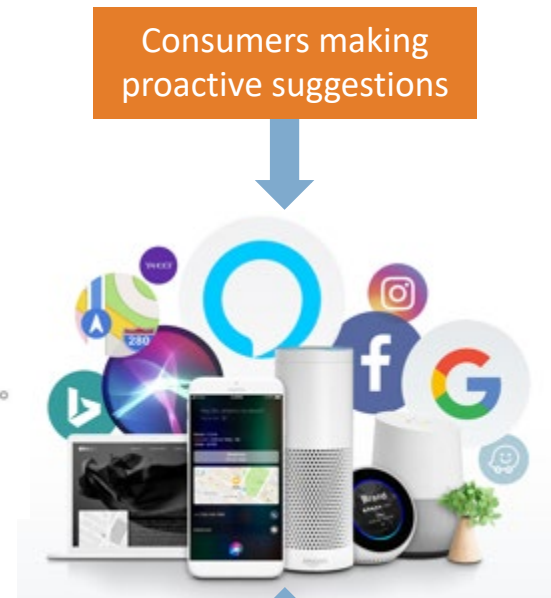
Legacy approach to trying to manage brand details



Data
Brokers



Aggregators



The goal: the shortest locked down path between your brand and digital publishers



Takeaway

There is a clear and present need for financial institutions to provide accurate, complete, and compelling information to consumers – regardless of the app, map, or online assistant they use –
that is locked and secure.



DIGITAL TREND 3:

Digital Knowledge Management (DKM)

Digital Knowledge Management (DKM) = You in Control

Google. Google Maps. Amazon Alexa. Apple Maps. Facebook. Bing. Yahoo. Yelp.

It doesn't matter which map, app, voice assistant, search engine, GPS system, or social network consumers use to find and engage with your business.

What matters is that they discover accurate, complete, and compelling information at every turn.

You need to manage the facts about your brand everywhere consumers search.



**New/Acquired Branches • Holiday/Weather/Emergency Closures/Changes in Hours •
Loan Officer/Banker add/edits/removal • Marketing Promotions • M&A
Closings/Rebranding • Review Monitoring & Generation • New Product & Service
Announcements • Event Promotion • Voice Search Optimization**

The Value

BRAND CONSISTENCY & CONTROL

Control the facts about your brand — everywhere they appear



DISCOVERABILITY

Capture and measure traffic from the AI-powered services

OPERATIONAL EFFICIENCY

Reduce time, manual effort, and data discrepancies across your teams and internal systems



CUSTOMER EXPERIENCE

Ensure customers see the right answers about your brand — and act on their feedback to foster loyalty

Monitor Ratings & Reviews

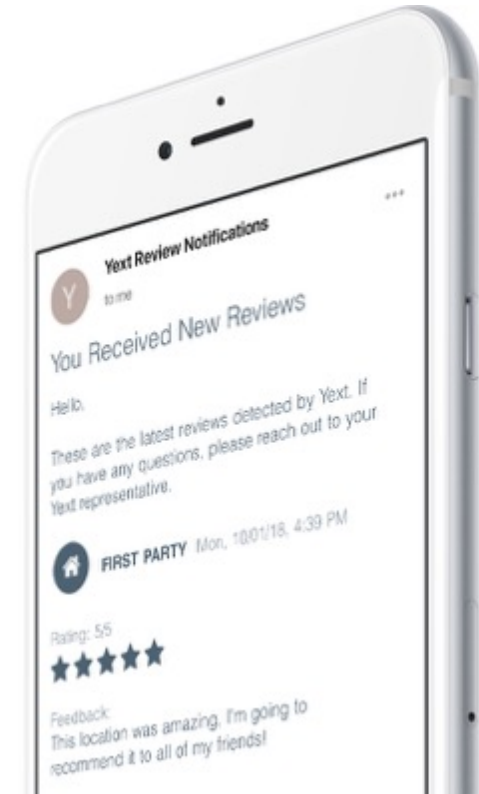
Your customers are your most important source of feedback

They impact how decisions are made about your brand

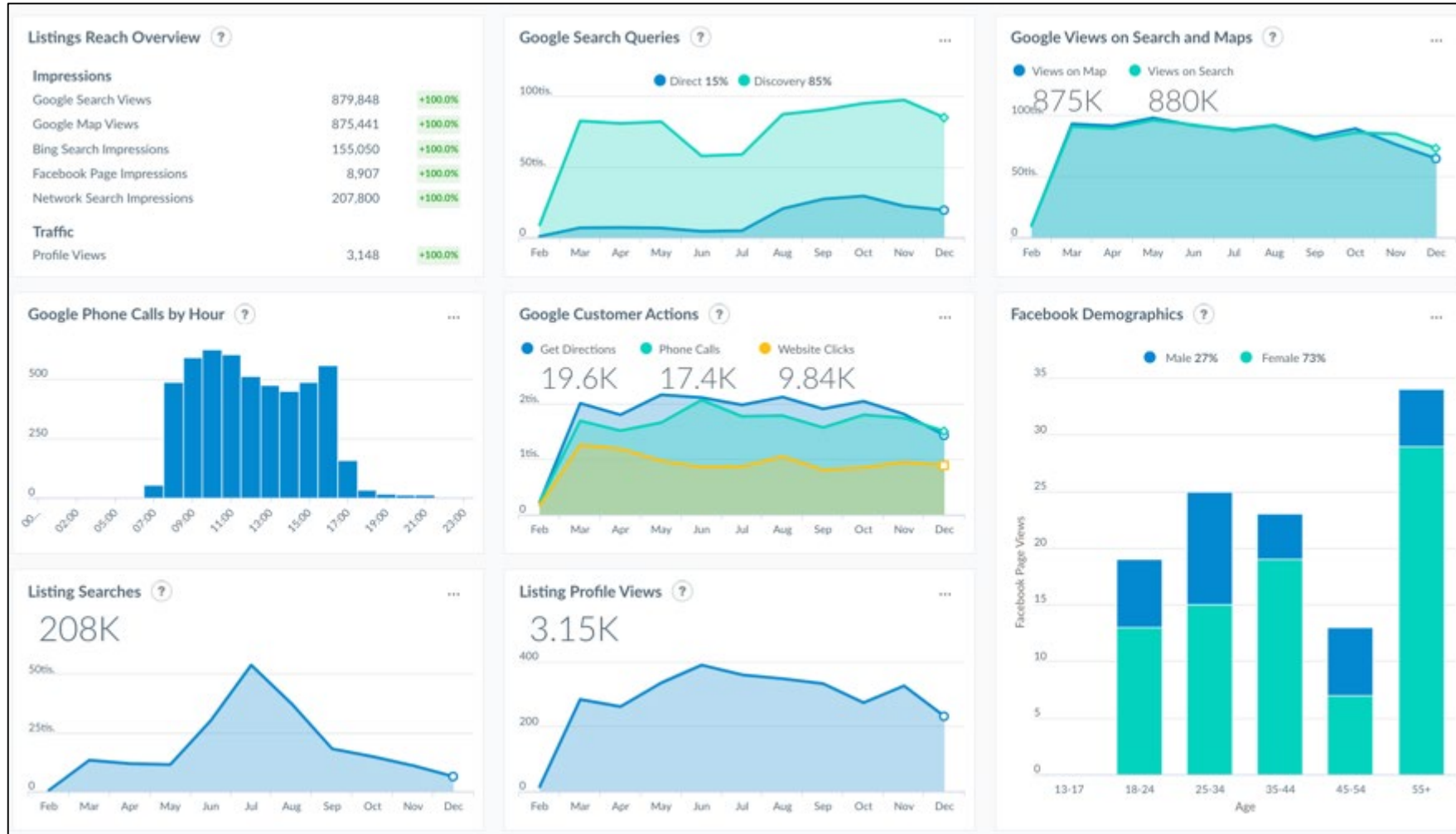
Ignoring feedback could result in lost revenue

Consumer feedback resides in multiple locations listed across hundreds of sites — simply staying on top of it all can seem insurmountable

Review Monitoring provides a single-dashboard view of all reviews, from every location



Understand Organic Search Engagement



Understand Your Competition

See how your brand compares with local competitors in both search and ratings for a comprehensive look at how customers find and engage with your brand.

Find Out

- How you stack up against competitors in local search?
- Which keywords are performing well — and which aren't?
- How will you make data-driven decisions about your next investments?

Context Is Crucial

3 stars is great if your nearest competitor's is 2.5;
not if the location average is 4



Branches & Professionals Pages Enhance Local Presence

- Branches and your professionals (MLOs, wealth advisors, etc.) need individual pages per Google's business guidelines to optimize local presence and increase engagement.
- Those pages needs to incorporate [special coding required](#) by Google, Microsoft and Yahoo to structure your data and use their special FI-specific tags so they actually see your pages **and** understand them.

The left screenshot shows the raw HTML code for a page titled 'First Ipewich Bank - Ipewich'. The code includes various meta tags and links, such as:

```
1 <!DOCTYPE html>
2 <html lang="en">
3 <head>
4 <title>First Ipewich Bank - Ipewich</title>
5 <base href="https://www.firstigewich.com/" />
6 <meta name="description" content="" />
7 <meta name="keywords" content="" />
8 <meta name="viewport" content="width=device-width, initial-scale=1" />
9 <meta http-equiv="Content-Type" content="text/html; charset=utf-8" />
10 <meta http-equiv="X-UA-Compatible" content="IE=edge" />
11 <link rel="shortcut icon" href="/favicon.png" />
12 <link rel="stylesheet" type="text/css" href="assets/style/reset.css" />
13 <link rel="stylesheet" type="text/css" href="assets/style/atylesheet.css" />
14 <!-- Bootstrap core CSS -->
15 <link href="/dist/css/bootstrap.css" rel="stylesheet">
16 <link href="/dist/css/offcanvas.css" rel="stylesheet">
17 <!-- Custom styles for this template -->
18 <link href="assets/style/bootstrap_styles.css" rel="stylesheet">
19 <!-- Google Analytics Code -->
20 <script>
21 (function(i,s,o,r,e,l){l["GoogleAnalyticsObject"]=r;i[s]=i[s]||function(){(l.q=l.q||[]).push(arguments)};i["load"]=function(){(l.q=l.q||[]).push(arguments)};i["ready"]=function(){(l.q=l.q||[]).push(arguments)}})(window,document,"script",function(){(function(){var m=document.createElement("script");m.src="//www.google-analytics.com/analytics.js";document.getElementsByTagName("script")[0].parentNode.appendChild(m)}())})
```

Google's Rules of Business Information are Critical for Success

Name

Your name should reflect your business' real-world name, as used consistently on your storefront, website, stationery, and as known to customers. Accurately representing your business name helps customers find your business online.

Add additional details like address, business hours, and category in the other sections of your business information.

For example, if you were creating a listing for a 24 hour coffee shop in downtown San Francisco called Shelly's Coffee, you would enter that business information as:

Business name: Shelly's Coffee

Address: 3247 Poppy Street, San Francisco, CA 94102

Hours: Open 24 hours

Category: Coffee shop

Including unnecessary information in your business name is not permitted, and could result in your listing being suspended.

Address

Use a precise, accurate address to describe your business location. PO Boxes or mailboxes located at remote locations are not acceptable.

Website and phone

Provide a phone number that connects to your individual business location as directly as possible, **or** provide one website that represents your individual business location.

Use a local phone number instead of central, call center helpline number whenever possible.

Do not provide phone numbers or URLs that redirect or "refer" users to landing pages or phone numbers other than those of the actual business, including pages created on social media sites.

The phone number must be under the direct control of the business.

Additional phone numbers can be used on Google My Business websites and other local surfaces.

Source: [Guidelines for representing your business on Google](#)

Takeaway

As you continue to grow in a digital world, in order to attract and retain Millennials, and soon Gen Z, you need to be relevant, easily found and understood.

You must...

- Ensure your brand assets, including branches, ATMs and professionals are properly represented online at all times, everywhere consumers are searching
- Be aware of how your brand and its assets are ranking in search, in particular against your competition

The good news for smaller FIs: if you do all the right things, you have a substantial opportunity to level the playing field and compete well in your local markets against the larger FIs.

Q&A Wrap Up

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Check the health of your online business information with help from our listings scan.

Visit www.harlandclarke.com/yext-scan

 harlandclarke.com/LinkedIn

 harlandclarke.com/Twitter

Type your question in the chat panel 

Presentation materials and video replay will be provided within one week.

Thank You