

Local Search for Financial Marketers: Putting Your Best Digital Foot Forward
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TRANSCRIPT

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Amber Sullivan: Good afternoon. This is Amber Sullivan with The Financial Brand. I just want to thank everyone for joining us today for this webinar from Harland Clarke and The Financial Brand. Local search for financial marketeers, putting your best digital foot forward. Before we get started, we'd like to let everyone know that as always the recording of this webinar will be available shortly after the live webinar has concluded. If you have a question, please use the questions panel on the dashboard on your right and we will get to as many as we can.

Now it's my pleasure to introduce Robert Ropars, Senior Digital Marketing Strategist at Harland Clarke and Brooke Henderson, Senior Director, Strategic Partnership Growth at Yext. Robert, I'll let you take it from here.

Robert Ropars: Great. Thank you, Amber. A pleasure to be with everyone today and looking forward to a robust discussion. We're going to be talking through three digital trends affecting brands today. The first one we're going to focus on is younger consumers. We're then going to look at some of the negativity occurring around hijacking brand data on Google Maps, and also then follow that with the solution to all the woes that we're going to be talking about today, the challenges, the pitfalls which is Digital Knowledge Management. I'm happy to have a colleague from our partner Yext on the line who will be going through that section.

We're going to jump into the first section, but before we do we've got a poll to start off our call, keep everybody engaged. We'll go ahead and have that come on before we dive into our first topic. How prepared is your team for engaging with Generations Y and Z? Select one of the following: Very, somewhat prepared, not prepared, or what's Gen Z? Give everybody a few seconds to do that. Let's see here. 67% of you say you're somewhat prepared, 3% very prepared. 70% of you are somewhat or very prepared, 30% not prepared and apparently, everybody knows what Gen Z is. Excellent. Great.

Diving right in, let's talk about those Gen Z and their prior generation Gen Y. As we look at where things are going with the younger consumers out there, you'll see that there's a change in terms of what they want. What they want is immediately on their terms, whatever it is that they're trying to search for. Technology supports this key behavior which is speed. They're influenced by an always available multi-tasking, multi-device lifestyle. Their attention span is obviously short. They want what they want and they

want it now on their terms. They have little patience or tolerance for experiences that aren't frictionless, clear or fast either online or in real life.

Digital and mobile technologies also offer convenience. Millennials have been conditioned to expect user-friendly customer experiences and the ability to purchase products and services on their mobile devices. They gravitate to platforms and brands that help them accelerate the purchase decision. This is a big challenge for all brands obviously, but specifically in the financial world. We're going from people that are digital adopters to digital natives, people that have only known that digital channel.

When we talk about the folks we're talking about here today, when they think about communicating, they think about the internet, over 90% have digital footprint of some form. It's definitely a heavy digital focus that we have to focus on.

In terms of how we're finding them and how they're finding you, having a website does remain critical, but did you know that essentially 3/4 of what's called high intent traffic is discovering brands on nearly 100 maps, apps, and other digital publishers? This is a search where the consumer's looking to do something right now or at best within the next 24 hours. Google has identified four key moments of mobile-specific high intense search as wanting to know something, go somewhere, do something or buy something. You can't afford to miss opportunities to engage with consumers seeking immediate answers.

Often via voice search, the digital assistance, when the vast majority aren't mentioning brand names, they're trying to find the best thing and they want it right now. Your brand's information must be present, correct and consistent across all the places the consumer is searching.

It's important to keep an eye on trends and with regards to search, Google remains, of course, the main resource for consumers and it's approaching 90% of US search. Securing high ranking and local organic search is critical because the attention distraction level of consumers is never been as high, and they're not going to parse through pages of links or options. Voice search is well over 20% and depending on the projections you look at, as much as 40% to 50% of all search will be voiced to digital assistants by the end of next year.

Google Assistant, Alexa, and Siri are all trying to find their owners the best brand based on what they're asking, the distance away and increasingly how they are reviewed. We've seen consistently ourselves 80-90% of engagement is occurring during a local organic search when consumers are seeking financial products and services, but not mentioning a specific financial institution's name. Gens Y and Z are heavily referencing referrals, social media sentiment and ratings reviews to determine who gets their call or

presence in person. You have to manage not only your brand's facts but its reputation online to maintain a commanding presence in local and organic search.

Searches are now more specific and personally relevant. Content should use natural language search phrases. It's a bit of the old 'which came first' with consumers, chicken or the egg, are they changing how they search based on the technology now available or is the technology changing the match, changing search patterns and behaviors? It's likely a Venn diagram of both. However, the end result is the same.

Much like reference librarians, we now have a digital version with us 24/7 and we're asking it questions like a person and they're learning how to best answer us. While you can't control which digital assistant consumer use nor the AI within them or behind them, the one thing every brand can control is the underlying facts. It comes back to being present, being accurate and being consistent at all times where people are finding your information.

As we think about the topics that we've talked about in this first section, the three key takeaways are ensuring that you're being user-friendly and frictionless in the digital capacities, especially younger consumers, that's what they expect when they interact with you. The venues for digital growth, understanding they've expanded well beyond your physical branches and your website, you want to make sure that you're doing everything possible to keep your brand relevant attracting more consumers as a result. That will help you compete locally and by utilizing new digital solutions and disruptors, that's going to be key to achieving these challenges and these goals.

Before we move into the second trend, we've got time for another poll. Make sure everybody is staying awake out there. We'll go ahead and share another poll. Has your institution been maliciously updated on Google Maps? Yes, no, or I don't know. This could be anything from hours, your name, whether you've been marked permanently closed. Give everybody a few seconds, and 16% of you said yes, 45% said no and almost 40% don't know. That's obviously a key part to this equation is being aware of and understanding what's occurring and being able to respond and manage this. We'll go ahead and dive right into this now and go through what's happening, so you're all aware.

One thing that's been recently reported in the news is the fact that Google Maps is being flooded with fake businesses that look legitimate. In 2018, Google removed over 3 million fake businesses and 150,000 associated Gmail accounts that were set up specifically to make fake businesses to try and draw people's attention. One example that they gave was a federal employee actually was tricked by a scam repair service. She found it on Google, it seemed to be legitimate. They did terrible work and then charged her over two times previous repairs. There's even worst ones that are trying to

scam people by asking for payments or down payments or some kind of fee upfront and then they never show up because they don't actually exist.

This is something that pops up every single month and it's starting to flood Google Maps and surrounding legitimate businesses with these erroneous and fake things trying to scam people. How do you compete and how do you stay relevant? How do you avoid getting lost in the shuffle, particularly as a financial institution, because the other thing that's happening, there's been reports around the world for the last six, eight months of these scammers starting to attack financial institutions specifically by updating branch information, the phone number, in particular, to try and get somebody to call them instead of you and then ask for account information for verification to then, of course, trying to empty their accounts. This is a clear and present danger to all brands but when you talk about financial institutions specifically, this is just one more thing as part of risk control and mitigation that has to be factored into your plan. When you look at how is this happening, one of the easiest ways to do this obviously after setting up a fake Gmail account and establishing that connection, is to find a business online, suggest an edit which is provided as Google's trying to leverage local information and it was set up as a way for them to always make sure they had the best information at all times. Suggest an edit and then change your information and then change the phone number.

Google My Business does not always notify you when changes have gone live or have been made. Being able to be aware of and monitor and control user suggestions is critical, in particular, obviously, anecdotally, we've heard from clients where disgruntled employees or competitors have changed hours or marked business branches as closed. This is taking it to another level where there's actually a threat of somebody trying to take away your customers' information and account holders and try and steal their account information.

In terms of dealing with that, the key factor is going to be managing your information between you and Google and the other digital publishers. For many years, that information was handled in a variety of steps going through data brokers and aggregators so you get your information out to one team, they would sell it to another team and then the aggregators basically sit out there with the information and try and make it available to the publishers.

There's no time control over how often the publishers go to them to get information to update their records. It's not locked down, as consumers go to your location and you've probably experienced this yourself, if you got directions to a restaurant and asked you to verify, the hours, is it family-friendly. Same thing with banks and credit unions, anything on Google Maps is a fair game where they're asking consumers but then you've got the negative thing where a scammer or a competitor or a disgruntled former employee might be maliciously changing information.

You don't have a real-time direct connection, you don't have any of the control to avoid that. The goal is Digital Knowledge Management in a way that you are direct to the publishers, it's controlled, it's real-time and it's locked down. That's why we obviously are having a discussion today and we have our partner Brooke from Yext on the phone to walk us through the next section and that's specifically about how something that seems insurmountable is easily attainable using the right technology and solutions.

At the end of the day, the key takeaway for all this is there is absolutely a clear and present danger and need for financial institutions to have accurate and complete information everywhere just in general but you also need to have that control and it has to be in real-time and you have to make sure it is locked down and secure.

All of these things not only cause disruption to prospects out there who may discover you but it's also your current account holders when they're trying to call you, when they're trying to visit on the lunch hour. Before the end of the day, know when you've closed and open, all those different things, especially if you've rebranded or if you've acquired a new branch and you're rebranding it for someone else. Any of those disruptions are speed bumps in the life cycle journey of a customer or a prospect and you just don't have a lot of second chances anymore.

With that, I'm going to continue the slides and I'm going to introduce Brooke from Yext, and she's going to go ahead and handle the section on Digital Knowledge Management and we will go from there.

Brooke Henderson: Thank you so much, Robert. It's so great to be here speaking with everyone today. First of all, what is Digital Knowledge Management? As we've learned throughout this seminar today, your customers are wiser, they're more demanding and they have their own digital footprint. In turn as a financial institution, you must also have your own digital footprint. As Robert has shared with us, this can become very complicated and cumbersome.

First of all, let's talk about what are some of the aspects or attributes of Digital Knowledge Management? First, they are the brand facts about your institution that matters to your customers. The best way to build trust with your customers is ensuring they discover you easily with the right information at the right time no matter the platform. As we know, this can be as simple as launching their Google map as they seek directions to a branch they haven't visited before because of a weather disaster that's close to their local branch.

You must manage all the facts about your brand everywhere, not just the name, address, phone number, products. What makes you unique and what makes them the reason they come to you? It could be something as simple as the languages that you offer. Are there close branches that you need to communicate out there, any marketing

promotions, new product announcements? Even those that are part of your organization, new loan officers and bankers that strengthen the local community. Yes, my friends, Digital Knowledge Management is making you the answer when a question is asked.

I want to talk about questions and answers for a moment because we're witnessing a major paradigm shift in the world of search right now, from keywords to questions, and from links to answers. Because of this transition to answers in voice, we're actually being trained to search differently by simply asking for what is it that we want. It's actually a kind of need.

The entire population of the world is being retrained to ask for things. We're moving from a world of browsing to asking. Years ago, if you typed pizza into Google, you'd get a bunch of blogs that talked about pizza, maybe even some recipes. Now, if you type pizza, you get a little more information. If you type in 'best pizza' or speak 'best pizza', you actually get detailed, structured answers about where to find the best pizza. When we add more depth to our questions, we get better answers back.

Now we're more comfortable asking for things like, ""Where's the best pizza place in New York that's good for kids and has accessible bathrooms?" You see, even Google is actually driving us to ask questions by the 'People also ask' section. If you click on a question, you can see an answer right there. There's even a hyperlink where you can perform this search again as a question.

Now, you might be thinking, why is this topic of questions and answers important to your financial institution? Well, let me address that by analyzing the anatomy of a question that's relevant to you. This question right here, where's the best financial advisor near me open now who deals with family trust? This question indicates that you have a customer with the intent of doing business with your organization by two little words that say, "Open now." However, in this entire question, we've got indicators like financial advisors, locations, hours, products offered and even look at the term 'best'. Think about this. Where would you get this data?

To answer this one question, you need information from all over your organization. Now, the traditional methods of storage simply can't handle the complexity and how we can relate this information from one aspect of this question to the other. What happens to your customer journey if they see wrong answers, chaotic results or missing information? Your reputation is at stake and you risk losing their business.

To succeed in this new world and answer your question your customers' new demands, you must become what we call 'Answers ready' with your own knowledge graph. You need a place for all the comprehensive facts about your institution to exist and to become discoverable everywhere. The results for you by meeting the customer at the

moment of intent with accurate information about your brand means that you can actually sell more stuff. This engagement leads to a better brand reputation and increased revenue.

I don't want you to completely take my word on this. Let's look at the data from the search engines themselves. A search that's a multi-word question which we already know is a strong indicator of intent, converts it two and a half times that of a single keyword search. This means that intent is opportunity and opportunity leads to revenue.

Being 'Answers ready' puts you in complete control of your brand so there is a consistent and accurate experience everywhere, ensuring that no matter the age, the demographic, the platform, your institution is discoverable in the moment of intent and when you're discoverable, the customer journey is a great experience, which means you have increased loyalty and the opportunities continue to grow. Another aspect of Digital Knowledge Management are your customers. They are the most important source of feedback, which is happening today with the ratings and the reviews that they leave for you. I'd like for you a moment, to imagine if there were signs posted outside of your institution discouraging customers from walking through your door because of poor service, long wait times or a lack of products. Right now, this is happening to your institution's digital storefront. Customers are verbally judging your business based on their experience and impact about whether the new customers walk through your door. How do you control this?

First, you have to be in the know. You have to monitor all of the different places that someone might talk about your institution, about your brand. Ignoring this feedback could result in lost revenue. These reviews impact how decisions are made about your brand on a daily basis.

Another aspect of Digital Knowledge Management is you get to understand organic search engagement. You know what the search engines are saying about you, what maps and apps of the digital world, how they rank you, and how you do and perform as a financial institution in the local community. The beauty of this data is that it gives you the ability to understand your competition and even answer questions like, how do you stack up against competitors on local search? What terms and questions are performing well and which aren't? How will you make data-driven decisions about your next investments?

Finally, Google's guidelines tell us that our branches and professionals need their own local pages for the best engagement and opportunity. For optimal results, the data on these pages should be structured with the right coding that not only give way for the search engines to find the pages, but also provide the proper scripting for the voice platforms such as Alexa, Siri and Google Assistant to serve up the answers for these

voice activated searches. The partnership between Harland Clarke and Yext delivers the most comprehensive platform, arming you with all of the tools that you need to be a success now and in the future of local search.

Robert: Great. Thanks, Brooke. As we kind of conclude things here, one of the things we of course like to do, from an educating and consulting perspective, is to share best practices. Along with all of these management strategies, it also begins with some general housekeeping, which is following Google's rules of business. These are just some of them and there's a link there which you can go to, to have the full list, but these are the key elements of every business, and how Google is viewing businesses online and what it expects to see, in order to rank and show you and promote you and all of these things we've talked about today in combination, plus more.

These are all the key things that help you be competitive in local organic search, and not doing each of these things, it starts basically being a knock against you on that ladder of success, so to speak. It's very critical to have all the basic elements in place and it starts with obviously following the rules, with Google being the lion's share of search, they're driving the train, so to speak.

As you continue to grow in a digital world, as you look to attract and retain millennials and now Gen Z, you need to be relevant, easily found and understood. The good news is, in particular for financial institutions, regardless of size, if you do all the right things, you have a substantial opportunity to level that playing field and compete well in local markets, and be able to make sure that you're represented online, be aware of ratings or reviews, addressing them, making sure your ATMs, as well as your professional, not just your branches are showing up online and be aware of how you're ranking and being able to adjust and pivot as time goes on.

In conclusion, one of the things we want to share is our contact information. We love hearing from people and if there's questions that come up after, please reach out to either or both of us and also for financial institutions, we've established a Yext scan tool on our website which you'll see there, www.harlandclarke.com/Yext-scan. You can put in one of your branch locations and name, address and phone number, preferably the phone number that's on your website. That'd be the main number you reference. Going back to the Google best practices, it should be a local number, but we realized that's not always the case.

The key thing is, it's the same number you have on your website, for clarity and consistency and you'll be able to see how that information appears online, if it appears at all. You'll be seeing if it's missing on publishers, you'll see if there's incorrect information and if you've ever rebranded and changed your name in any way, if you've acquired a branch and rebranded somebody else's branch, you will be shocked to see

how many references even many years after the fact are still out there. Digital Knowledge Management that we talked today is the solution to override all that and make sure you're present everywhere, correct and consistent everywhere, but again, real time and locked down to prevent those outside influences from overriding your information.

That concludes our presentation. We'll leave this up on the screen for reference and then hopefully some questions came in, we'd be happy to answer questions.

Amber: Hi, everybody, once again, this is Amber with The Financial Brand and I am going to present some questions to Robert and Brooke that have come in from the audience. If you have a question, go ahead and put that question in now and we'll see if we are able to get to it. It looks like the first question we have coming in here is, how can you keep up with people creating fake businesses, hours and profile?

Robert: Good question. We talked through that, people flooding Google Maps with the fake information. One way, of course, is ensuring that you're implementing Digital Knowledge Management, best practices from the publishers, say they're looking to see brands respond to around 60% at a minimum, kind of 60-70% range, responding to all ratings and reviews out there, you need to be able to monitor reviews and respond to them and also more importantly, generate your own reviews for your location, so that you're actually ongoing, asking and getting a lot more responses from people about your brand that will help drowned out and help you compete in local search against competitors that are real and also these fake profiles.

Of course, you can take the proactive step as you discover that there are fake businesses online. Google's looking for that information, so reporting them on Google Maps and potentially even taking the step of becoming a Google Local Search guy, which is their free program to get information and as you go through that program, you get more and more credibility. They actually will respond to those suggestions even more, so you could actually be proactive and report those.

The key thing is getting your information online, consistent everywhere, correct everywhere, and driving it and make sure you're responding to reviews and generating your own. That should basically make you that best answer against these fake ones out there, which, of course, are not going to have all that information.

Amber: Thank you.

Robert: Brooke, did you have something to add to that?

Brooke: I was going to add to that. One of the key things that Google looks for when it comes to serving up a result, whether it's a voice result or just your traditional search

result, is the fact that the information that they have is relevant and consistent with the information that they're crushed checking and they're looking to authoritative sites and publishers out there that they've trusted over the years. To hone in on the fact that part of their algorithm, and part of the signals that they look for, is the consistency and the accuracy across other places and publishers that you may have never heard of before and never used before, but Google does and Google does trust them implicitly. It's controlling that message, not just at the source where a good percentage of the market share comes from, but also in those places where we may not know exist, at least controlling that and being the source of truth when it comes to those other sites.

Amber: Here's a great question. How are smaller institutions best competing against those in their market with huge budgets and dedicated in-house staff?

Robert: Great question. The great thing about Digital Knowledge Management and all the things that we talked about today, in particular for smaller financial institutions, is it is a powerful way to leverage what's really a key asset, which is your local presence. When you put all these things in place, in tandem it's keeping the content on your website, refresh and if you're doing advertising and marketing, obviously, leveraging the best data out there to do multi-channel advertising, things like that. But when you've got that local presence information in there and you're doing all the right things like this, this really takes advantage of the fact that Google's all about local and it's got a local focus. You're part of these communities that you're in, so the more that you're doing all the right things and appearing there is going to help you regardless of the size of your institution and give you the best chance to compete one-to-one against them. Again, it's putting into place all these practices that we've talked about today.

Brooke: The other thing that I would add to that is, don't leave any room for the big guys to come and take control of that space. The way that we do that is, again, making sure that your own formation is at the foundation managed. That is the whole premise of being 'Answers ready'. Having this Digital Knowledge Management strategy in hand is making sure that you engage with those that do talk about you, the reviews that come in. But also when you are aware, when you are using and spending budget on other aspects of your marketing that the foundation is handled, that in and of itself will give you the upper-hand when it comes to competing with the larger brands.

Amber: All right, the next question, "How quickly can you start ranking after you redesign your website?"

Robert: Well, website's going to be one thing, obviously, having this in place for Digital Knowledge Management on all the other places is going to be a big piece of that. But the website specifically, and website SEO is a specific- it's a separate category, so to speak, and it's complementary to what we're talking about here. We're talking about

harnessing all the things outside your website, driving traffic to your website so all those things will be in place, but in terms of how quickly we start ranking again is going to depend on a lot of factors, but it's a little bit outside the scope of today's call. Although, what we're talking about today will help drive traffic and engagement to the site. Brooke, I don't know if you want to add anything there, but that's a whole other can of worms, website SEO.

Brooke: Well, I will say this. As we have mentioned at the onset of this, a lot of what that's happening in the digital world and a lot that's what's happening with consumers, both young and old alike, is that their searches are branded or not branded and unbranded, and we're actually seeing unbranded kind of win the race a bit because what consumers are looking for are not just the brands but the attributes that meet their best needs. For example, we're seeing a lot of trends where they're looking for tellers that speak Spanish.

So, it's really important to ensure that from a knowledge management perspective, from what it is that makes you unique is definitely being managed. You pay attention to that because there are factors that will make you unique and you will actually get a better lead. You'll get a more cost-effective lead because you were the answer to a question that's very specific to what it is that you do.

It really does go hand-in-hand and we find that rank can change depending on what it is that you think is important. It could be your branded name, but it could be that you have tellers that speak Spanish or financial advisers that deal with family trust or those that deal with first time home buyer loans. There's a number of things to take into consideration but at the core, what you want to ensure is that not only are you ranking well for your website but you're ranking well through what it is that makes you unique as a financial institution.

Amber: Okay, great answer. Thanks for that. This one is coming around in terms of Google. This person asks, "Why does Google allow you to make suggestions for brands?"

Robert: Google wants the best information on everything at all times. Full stop. They know also that many brands, especially smaller ones, but brands in general, lack time, sometimes the knowledge and resources to consistently update their information. As a result, they've really relied on, what I'll call, free reconnaissance provided by citizens for many years.

The challenge is, how do you prevent unintentional, let alone malicious updating of our information, that has a negative impact on your brand, your customer or member experience? That's precisely what the partnership that we're talking about here in the digital knowledge solution that we're talking about here prevents, but really Google's

intent is to make sure that when someone gets directions to anything, they get the right directions, they get the right description, they work at the right details about what kind of food's at the restaurant, what kind of movie it is, any kind of things that's going on related to their search that they get the best information.

It's like crowdfunding, if you will, crowd-sourcing data. The key thing is here, at the end of the day, Google respects the fact that if a brand takes ownership of its data that that should be end-all-be-all and the master of data above everything else, above the fray. That's really what we're talking about today. It's how we put you in control in the driver's seat and stop the noise coming from anyone else.

Brooke: I would also add to that, think of it from Google's perspective. How many of you- I know I can't see the hands, here I see the nods that you're going to agree with here, but how many of you wanted to throw your phone off the window because you can't get somewhere because the direction that Google is giving you are not accurate? Google wants to keep the share of market with Google. The way that they do that is to ensure that they're getting the best data and if they get information that a business is closed or their hours are wrong, they're ensuring that they continue to keep that market because the trust is built with Google.

Just something to think about, that is why it's so important to control it and always be the one that is a source of truth for Google as opposed to someone that may not be.

Robert: Amber, anymore questions?

Amber: Yes, I do. Sorry about that. You spoke about younger consumers, what about staying relevant for older demographics who aren't digital natives?

Robert: When we talk about older demographics, baby boomers and such, they may not be early adopters, they're definitely not digital natives, but they are more likely amongst the groups to be avid Facebook users. Whether they consider themselves as digitally adapting or not, they are leveraging one of the largest platforms out there in digital discovery or brands, it's still critical as a result.

One of the key things that Facebook does much like Google My Businesses allow the establishment of pages for businesses and having control over those is just as important as it is Google My Business. That's where people are going to be getting feedback and referral information from their Facebook friends and family, that's where they're going to be checking in potentially and that's where they might be complaining, which we know is going to be a huge avenue for consumers.

How do you manage and control that? Because the other piece of it is without that control, one negative about Facebook, without being political or anything, one negative

much like Google My Business user suggestions is Facebook allows people to check-in and create a page for a business which is outside of their control. They can put whatever they want on there. How do you control and manage for that? All those things tied together for that specific- when we talk about older demographics, that's probably going to be one of the avenues wherein they will be encountering your brand more than perhaps some of these other things or voice search. That would be one way to look at it. Brooke, I don't know if you have any thoughts beyond that.

Brooke: I think you answered that perfectly.

Amber: Okay, great. We just had another question come in. "How do you incorporate Digital Knowledge Management with SEO marketing, so you aren't paying for overlapping or duplicate services?"

Robert: Great question. Much like a variety of marketing and things like that, you've got kind of a combination of things and they certainly can be collaborative and they're not duplicate services in the sense that when we talk about search engine marketing, it's going to come down to a variety of things, but we're really talking about here is leveraging the power of local and organic search.

If you're talking about page search, that's a separate animal, as is display advertising something that we also play in. But that's basically looking at a variety of ways to reach people when they're searching. If we're talking about page search. I don't know if that was the intent there of the SEO marketing, I'm just assuming, you're talking about 10, maybe 20% of click activities occurring there, so you have to make sure you're leveraging the local and organic, which complements that with the 70-80% of people who aren't clicking on paid search. If you're talking about optimizing your website, that's a completely different thing obviously, but that's optimizing the general website and it's attractiveness and engagement and discoverability. More and more, as we kind of started the call, the high intent traffic is really where you need to be harnessing what people are making that decision to find something right now, do something right now. They want to learn. They want to know. They want to go. They want to buy. More often than not, they're not going to go to your website. They're going to find your locations on all these other places, whether it's Google Maps or Facebook or what have you, so it's important to do both. They're not the same thing, but they can be complementary. You really need to optimize both.

Amber: Great. Thank you. It looks like we have one more question that just came in. You mentioned ratings and reviews. How do I get rid of bad reviews online? I feel like this might be a popular question. [laughs]

Robert: That is a popular question. I get asked that all the time. It is impossible to remove negative reviews online. What the search engines are looking for is

transparency. To be a responsible brand, I think we mentioned a little earlier, you want to respond to 60% of reviews and not just have a cookie-cutter, "Thank you for leaving a review," answer for every single review. Of course, that's a resource. That's a time commitment, but that's what the search engines are looking as a responsible brand to somebody that's actively responding to the good, the bad, and the ugly, but more importantly that you're generating your own.

When you have people consistently reviewing your locations and not just your locations, your wealth advisers, your mortgage loan officers, et cetera, and transparently displaying them on individual pages for each of those things, the search engines and Google, in particular, rewards you again by showcasing those results over even its own ratings and reviews.

That's something you get rewarded for, and that's a way of drowning out the negativity, because all verticals obviously are dealing with ratings and reviews. Financial institutions typically are challenged by having fewer of them. They're sporadic and they tend to be more negative. By generating reviews yourself, you're going to get more of them. They're going to tend to be more positive. At each point in the customer journey, as an account holder comes on board, open an account, touchpoints throughout their onboarding process and life cycle, get a loan, get a mortgage, all those different things, if you're constantly asking for those things, "How am I driving," basically for all your pieces and parts of the organization, you're going to be getting a lot of reviews. They're going to tend to be more positive, and they will drown out, in search, those negative ones so they don't impact you as much. That's really the way to remove them from visibility, let's say.

Brooke: I'll add to that too, Robert, and say that most of the times when someone is upset and they leave a bad review, it's because they haven't been heard, so they're giving their verbal dislike to this digital storefront. What's really cool and what we've seen in the statistics is that if a brand were to answer that review and they answer it quickly, the opportunity they have then is that that person may review them again because you addressed their problem.

So, part of your review strategy and when you're thinking about how you handle reviews as a business and are they reflecting who you are as a brand, is also ensuring that you answer those reviews, whether they're good or bad or ugly, but answering them because it is an opportunity to keep that customer loyal to you. They get to change the message as well because you've handled them and you've dealt with them, at that extent.

That's why it's so very important to monitor those and be notified of those and answer those in those crucial moments because you can turn those around.

Amber: Great. It looks like that's all the questions we have that have come in so far. Brooke, Robert, is there anything you wanted to add or conclude as we wrap up for the afternoon?

Robert: I appreciate everybody's time. Hopefully, this was informative and helpful and, again, you've got our contact information, if you want to follow-up afterwards with Brooke and I. Hopefully this is helpful in focusing everybody's attention on some things you can do to increase and improve your visibility and discoverability and engagement out there. I appreciate everybody's time today.

Brooke: I second that sentiment. Thank you very much for your time.

Amber: Awesome. We appreciate you guys so much and thank you, everyone, for joining us today for another webinar from The Financial Brand. We hope you have a great rest of your day. Bye-bye.