

Designing a Website for Maximum Impact





**BY DIANE
KNUDSON**

DIRECTOR,
WEB
DEVELOPMENT

CU SOLUTIONS
GROUP

Website development is a continuous process. Many organizations, financial institutions included, are warming to the idea that instead of redesigning their websites once every few years, the development process is one that is ongoing and continues to improve based on best practices. As new trends, methods and technologies crop up, it is only natural for organizations to want the best for their website or mobile app - which for most is the primary point of interaction with their customers online.

Recent concerns with the Americans with Disabilities Act (ADA) means credit unions are now scrutinizing their websites to determine how they can maintain an infrastructure where new content and strategies are introduced on a continual basis. As websites are redesigned to be more accessible, credit unions are also asking themselves how they can create a more personalized environment that does not get in the way of usability.

THE PROBLEM

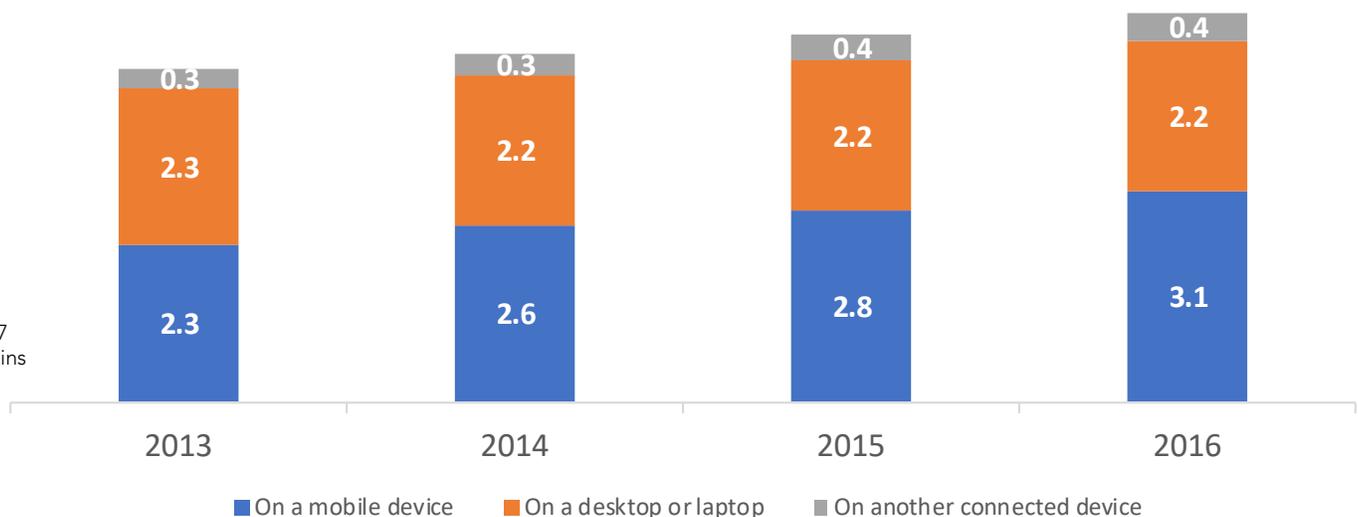
A number of trends are on the horizon for 2018 and beyond that could impact how credit unions utilize their websites.

✔ **Mobile-first design** - In March 2018, Google announced that it has started moving to a mobile-first index, which will change how websites rank on the search engine. Previously, rankings were based primarily on desktop versions of a website, but the mobile-first index aims to change this by ranking websites according to their mobile versions. This means that organizations that have poorly optimized mobile websites will be penalized by having the rankings for both their mobile and desktop sites reduced.

✔ **Optimizing for voice** - Voice is on the rise. Like video and mobile, voice search is trending up with the additions of digital hubs and virtual assistants like Alexa, Echo and Google Home. There are about one billion voice searches made on the internet every month. Just last year, Google announced that it achieved significant breakthroughs in voice recognition technology, rendering their AI-backed voice recognition about 95 percent accurate. That is about as accurate as the average human. Moving forward, sites need to be optimized for voice search.

✔ **Measuring ROI** - Websites can be expensive, so organizations want to get the most value for their money. Financial institutions are paying special attention to the conversion rate of their online properties, as well as understanding what triggers a visitor to convert and leaving plenty of opportunities for them to do so later.

Hours Spent Online for the Average US Adult User



Source: 2017
Kleiner Perkins
study

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Building for the user

At the end of the day, a credit union's website is meant for the member. Intuitive design means meeting members where they are and with what they want: making banking more convenient, more secure and more attractive. For 2018, this means ensuring that mobile websites are equally as accessible and functional as desktop versions. According to Zenith's Mobile Advertising Forecast, mobile devices accounted for 75 percent of global internet use in 2017, and in 2018, this is projected to increase to 79 percent. This coincides with Google's anticipated mobile-first index, which senior leaders in the company indicate may debut sometime over the next few months.



“Although our search index will continue to be a single index of websites and apps, our algorithms will eventually primarily use the mobile version of a site’s content to rank pages from that site, to understand structured data and to show snippets from those pages in our results.”

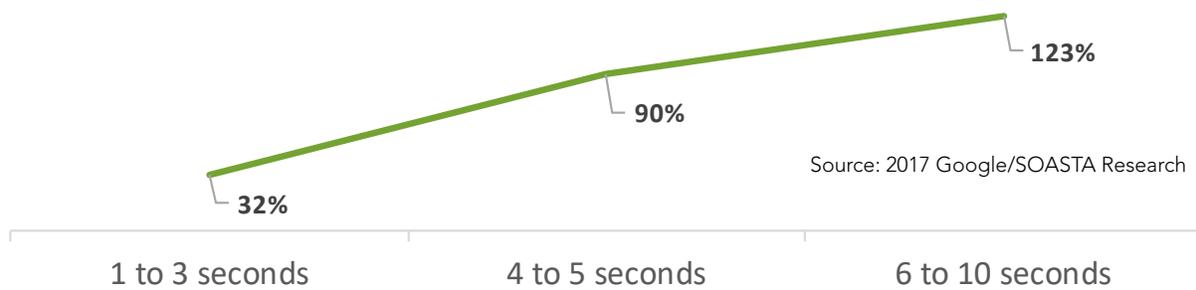
-Google Webmasters blog

Even if the switch to a mobile-first index does not occur, web development has already largely pivoted to a mobile-first approach. A few key things to keep in mind when it comes to mobile-first design:

✔ **Page speed** - Google announced in January that page loading speed will be a new ranking factor for mobile searches. In general, page speed matters much more on mobile than it may for desktop, due in part to the difference between Wi-Fi or wired networks and mobile data networks.

Credit unions should ensure their mobile websites have readable fonts, a bug-free and intuitive UI

Probability for Bounce Due to Page Load Speed



✔ **Mobile optimized content** - In a way, mobile-first design can also be called content-first design. Credit unions should ensure their mobile websites have readable fonts, a bug-free and intuitive UI, as well as ditching outdated technology such as Flash.

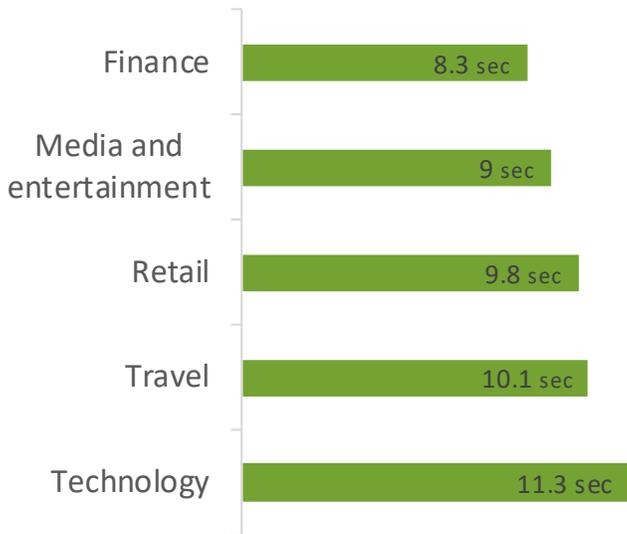
✔ **Responsive design** - Why bother spending all that time on creating content when it's not appealing? Responsive design is now a standard across all industries due to its one-size-fits-all appeal. Responsive design offers a grid-based content structure that allows designs to match different screen sizes, regardless of whether content is viewed on a smartphone, tablet or 82-inch monitor.

Tracking conversions

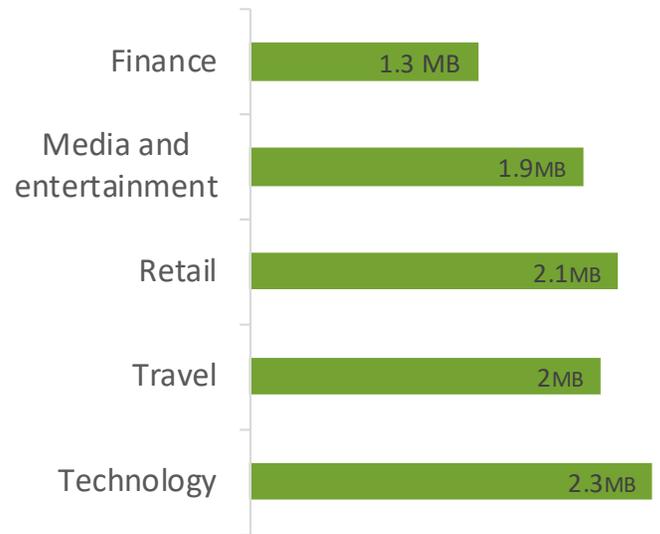
What is the point of redesigning a website to have great content, user experience and mobile optimization if the impact isn't measured? Credit unions are more concerned on showing the ROI of their website, so the ability to track conversions is important. There is a focus on fast load times, intuitive website architecture and easy conversion processes. If the end goal of a website development project is to improve the user experience and turn conversions, then the proof is in the data.

Whether visitors are creating new accounts, signing up for services, looking up nearby branches or subscribing for blog posts, how a credit union measures success is in big part due to conversions. Financial webpages are generally faster and smaller in size than other industries, which can be a major advantage when it comes to convincing a visitor to spend a few extra seconds to read a blog post or watch a video while logged into their account.

Average Web Page Load Speed



Average Web Page Size

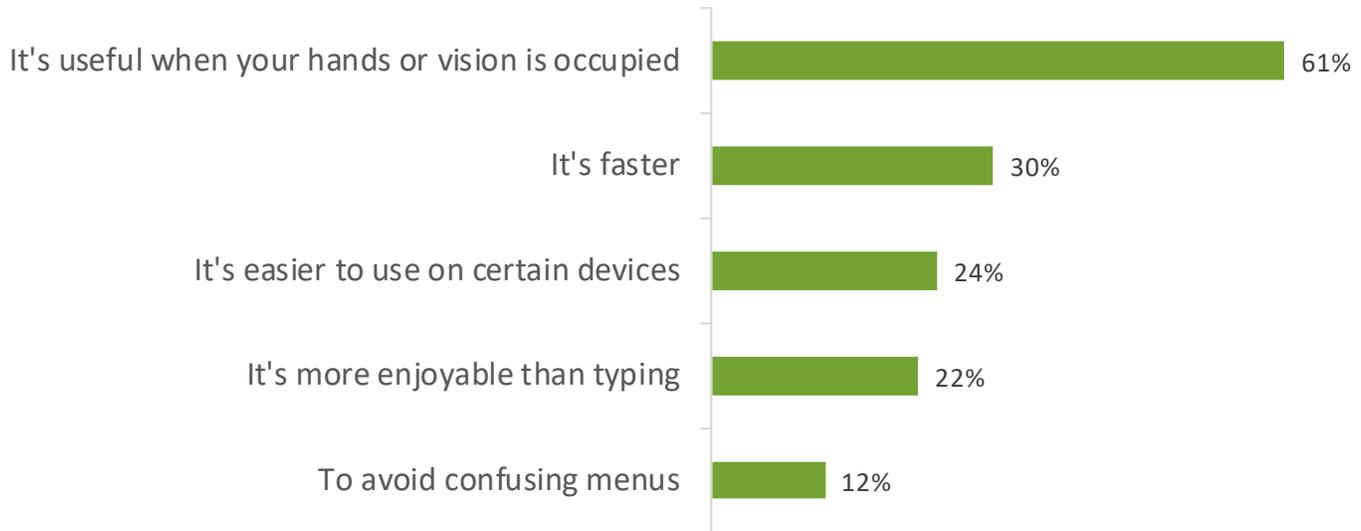


Optimizing for voice

Digital assistants like Siri, Alexa, Google Assistant and Cortana are now a big part of how consumers search for and retrieve information. Given the option, many consumers would rather ask their devices to search for them rather than pulling up the keyboard on their smartphone.

Credit unions can optimize their websites for voice search with some basic changes. Even something as simple as adding a “frequently asked questions” page to the content of a website can make a difference. Other good practices include claiming the Google business listing and making sure it is continuously updated and that comments or reviews are responded to. The way that organizations approach keywords will also change, as companies begin to focus more on “conversational” keywords. Consumers talk and write in different ways, so where a member may ask something like, “What credit unions are open now in my city?” when confronted with an onscreen keyboard, they may type simple keywords like “credit unions” and hope that their search engine will recognize their location. Voice search is more conversational than text, and marketers should know the difference between the two.

Primary Reasons for Using Voice Technology



Source: KPCB Internet Trends

Beyond optimizing for search, credit unions need to understand how consumers search for different products and services online, and how that is impacted by different search engines. For example, YouTube is currently the #2 search engine after Google. For years YouTube has dominated the “how-to” educational video niche. This could be a good channel to integrate financial education videos, like how to balance a budget. Content needs to be created and optimized specifically for YouTube.

Content also needs to be changed due to how the search engines present items in a search query. RankBrain is Google’s machine learning artificial intelligence system. RankBrain measures how users interact with search results and then rank the results based on those interactions – when someone clicks on a page, how long they stay there and when they leave the page. These interactions have a direct impact on website content. The longer a person spends on a page the greater the likelihood they like the content on that page. Credit unions need to understand the context of a searcher’s intent and provide them with pages that relate to their searches to help ensure they engage more with their website and increase conversions.

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A robust CMS is half the battle

Credit unions have to ask themselves if the Content Management System (CMS) they are using is one that is the right fit for them long term. Modern organizations need the ability to add or change content on the fly, and this means a high demand for a CMS that is easy to use, flexible and secure. From rate updates to blog posts, credit unions are demanding more control over the content on their websites, without having to go through vendors and waiting for updates.

However, the market is currently overloaded with CMS platforms. Popular platforms like WordPress, Joomla and Drupal support websites across all industries, but are they the right fit for credit unions? While there are a number of CMS purpose-built for financial institutions, choosing one depends on a credit union's specific requirements.

Questions credit unions should ask internally:

- What are the primary goals for the website?
- What kind of content will be available?
- Who are the primary stakeholders involved (marketing, IT, etc)?

Questions credit unions should ask regarding their CMS:

- How easy is the CMS to install?
- Who else in the industry uses the CMS?
- Does it have the features the credit union requires?
- Is there reliable and speedy support?
- What security features come with the platform?
- Is the CMS scalable?

When it comes to finding a CMS, organizations want to have their cake and eat it too. Companies are looking for an intuitive and easy-to-learn system that at the same time offers a wealth of functionality. Having access to updating source code is very important, especially when it comes to editing at a page level. Credit unions need to be aware of potential problems that could slow down load time and page speed such as too much flash, too many redirects, large graphics or graphics that have been scaled in HTML. They also should be aware of any robots.txt files or malware that could be on the site.

SMALL CREDIT UNION PERSPECTIVES

Many small credit unions are falling behind when it comes to offering mobile-friendly websites that look and function well across all devices. A cursory glance at many credit union websites indicate that many are not responsive and obviously not meant to be accessed through a mobile device. In an age where digital tools can be the deciding factor in choosing a financial institution, especially for digital natives like millennials, the lack of a mobile-ready website could mean stagnating growth.

HOW CU SOLUTIONS GROUP CAN HELP

Responsive Web Design

Our team of experts focuses only on the credit union industry and provides expertise in website design and hosting for nearly 400 credit unions and CUSO clients. When you put your credit union's website in the hands of our talented design and development staff, we will provide a clean, responsive, modern design that is customized to your needs and prepared for Americans with Disabilities Act (ADA) accessibility compliance.

ADA preparation

CU Solutions Group partnered with AudioEye, a leader in accessibility, to incorporate ADA digital compliance for credit union websites. AudioEye is one of the only accessibility services that does not only audit a website, but also applies any changes needed. This service includes a full audit of a credit union's website, corrections to address all ADA issues (including automated corrections as well as manual corrections), ongoing weekly monitoring and corrections.

Content Management System

The Technology Solutions Content Management System (CMS) is everything your credit union needs to manage your site and more. This fully integrated system was designed specifically for the credit union industry and enables you to create, move and edit pages. You can even manage your rates, schedule when changes are published and upload files to use on your site. Our CMS is feature-rich and flexible and lets you have nearly any graphic design you want, allowing different designs on different areas of your site. Plus, you can manage several different sites from the single CMS. We also offer numerous plug-in modules like polling, ad management and more.



Read more in CU TrendScan

CUTrendScan.com

CU TrendScan is a quarterly digital publication that explores trends within the credit union industry. Focusing specifically on the areas of technology, marketing, and HR performance, CU TrendScan takes a closer look at the issues that drive the industry forward.



Website Design & hosting Solutions

More about Website Design & Hosting

CUSolutionsGroup.com/Website-Design

CU Solutions Group delivers a clean, responsive, modern design – customized to your needs, and search engine optimized for success. Your website will look great on any device, regardless of size or resolution, and visitors will enjoy a common look and feel across all platforms. With over two decades of experience specializing in the credit union industry, you can rest assured that we care about your needs.



For more about Accessibility

CUSolutionsGroup.com/ADA

Unless your website is designed and/or coded with digital accessibility in mind, more than 15 percent of the population cannot access it. This population includes people who rely on assistive technology such as screen readers, aging populations, and those with varying levels of vision, mobility and/or cognitive disabilities. When you put your website in our hands, you will not only receive an audit that detects violations related to the Americans with Disabilities Act (ADA), but you will also enhance its usability.



For more about CU Solutions Group:

38695 W. Seven Mile Road, Suite 200, Livonia, Michigan 48152-7097

Phone: 734.793.1530 or 800.262.6285 Web: CUSolutionsGroup.com