

# ONLINE EXPERIENCE REVIEW: CAPTURING CREDIT UNION MEMBERS WITH SUPERIOR WEB SERVICES

**filene**  
RESEARCH INSTITUTE



## Did you know:

- Young adult users are the most likely to login to online banking regularly and use mobile banking services.
- Online bank customers, which skew younger, are extremely satisfied by the 'service' they receive and are much more likely to be satisfied with their combination of fees and services.
- For every 6 credit union members and 17 big bank customers that want a 'do-over' – switching to a new institution without pain or penalty – there's only 1 online bank customer that wants to switch.

**Now scheduling advisory engagements.**

# THINK.DO.

Filene studies show that credit unions' online presence matters. Convenience is far-and-away the leading driver for consumers' choice of financial institution, yet many credit unions undervalue the online aspect of convenience. Forty-four percent of 18-34 year-olds cite online banking as their preferred method of interaction—more than twice the number of those that prefer branches. Researcher Rob Rubin uses his vast experience to help credit unions:

- Engage online prospects.
- Gain new members.
- Increase Web traffic.
- Ensure their Websites address non-member needs.
- Drive down costs with optimized e-services.

## This Customizable Engagement Includes:

# 1

### STEP 1: Stakeholder Interviews

Up to three interviews by phone prior to our analysis to understand the credit union's new-member goals, current initiatives, Website metrics, and changes under consideration. If it matters to you, we want to know.

We consider your competitive environment, ask about your priority products, and strategize around your existing and desired membership profile.

# 3

### STEP 3: Expert Website Review

Using insights from hundreds of banking Websites and primary research with thousands of consumers, we review your Website from a potential member's perspective, focusing on:

- A visitor interested in a specific account.
- A visitor interested in joining the credit union.

We also use these scenarios to review up to three competitors, documenting areas of opportunity for improvement, providing some best-in-class examples to demonstrate our points.



### ROB RUBIN

Rob Rubin is the founder and CEO of Facilitas – the organization behind FindABetterBank.com and BankSwitcher. Prior to starting Facilitas, Rob spent eight years at Forrester

Research, Inc., most recently as Vice President of Forrester Data. While at Forrester, Rob authored many reports about how technology changes consumer behavior. Rob started Facilitas because he is passionate about making it easier for consumers to shop for and switch financial institutions.

# 2

### STEP 2: Search Engine Analysis

We analyze each relevant category of pages and provide feedback on all aspects that effect search engine ranking.

- Keyword Analysis. Suggestions for targeting the best-qualified searchers.
- Link Building. A road map for gaining inbound links that consider social, local, and topical strategies.
- Competitive Review. Analysis of up to three competitors and a custom strategy to improve your search visibility.

# 4

### STEP 4: Actionable Advice

The final analysis and recommendations are delivered as a multi-hour Webinar and include a PowerPoint document with screenshots and specific critiques. Any additional documents and spreadsheets will also be provided.

A more in-depth engagement is available that includes onsite training, coaching for marketing and IT staff, and periodic follow-up advice.

» Learn proven techniques. » Apply cutting-edge research. » Control costs with online engagement.

Email [research@filene.org](mailto:research@filene.org), visit [www.filene.org/applied](http://www.filene.org/applied), or call (608) 231-8550 for more information. Now scheduling advisory engagements!