



Building a powerful online presence in the financial sector

Steps to digital success

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Introduction

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The Finance Stream team have been building brilliant brands and digital presences for over 18 years.

Our approach is simple; we go the extra mile on every project to make sure our clients achieve their goals. By following this recipe our clients stay happy and continue to work with us. Whilst every client is different, following methodical steps and asking the right questions goes a long way when it comes to creating success.

Recently, we've taken a look at some of our leading clients in the Finance sector. They all came to us with **one** similar challenge:

'How to make their business stand out from the crowd and attract ideal clients to do business with them'

We know that it can be a minefield out there so we've put together this short report exclusively for directors, partners, and marketing managers within the financial services sector, to act as a starting point for understanding if you are on the right path to making your business a success online. We hope you find it useful and if you have any questions do not hesitate to give one of the team a call.

Warm Wishes

Edward Bennett & Robin Arnold
Founding partners - Finance Stream



Understand your ideal customer

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The first step in building any successful business, online or offline, is to fully understand your target markets, who are you serving and what their most needs are.

The majority of our existing clients are serving a largely UK client base:

Tip 1: Get the domain right

Use a snappy domain name with the right domain extension; if you are only targeting a UK customer base then .co.uk is optimum, if your customer base is global then .com may be more appropriate. If you need help feel free to ask.

Tip 2: Host locally

Buy local produce; host your website in the UK to ensure it loads, and is available to your visitors, as quickly as possible. We partner with Digital Ocean (UK), who have easily one of the fastest networks in Europe and a 100% network uptime guarantee, giving you peace of mind.

Tip 3: Elevator pitch

Once you are satisfied that you know your target audience well, come up with a no-nonsense elevator pitch about what your finance sector business does, who you can help and what the benefits are. Once you have, you can use this piece repeatedly.

Match your service to their needs - targeting

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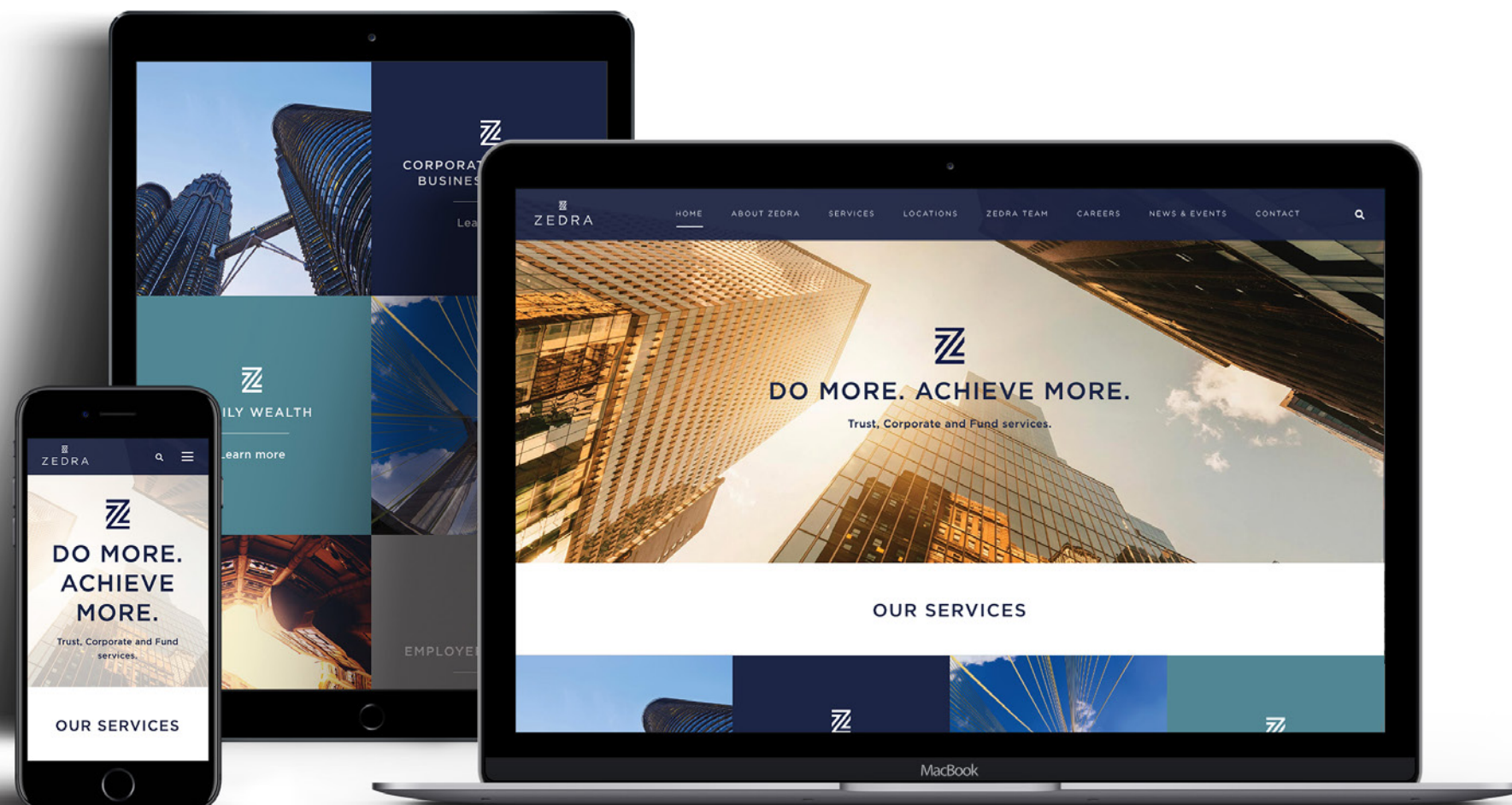
Once you know your ideal clients you need to match your service to their needs effectively.

This isn't always about having the most creative ideas or spending the most cash on marketing campaigns.

This is about truly understanding your ideal clients' needs and being able to empathize with these effectively in your communication and marketing.

Some questions you might like to ask:

- Where are your target audience most likely to see advertising?
- What messages will your target audience respond to?
- What are the issues that you are offering to solve?
- What is the best language to use to communicate with them?



Match your service to their needs - competitors

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continued

“Marketing is not a campaign, it's a commitment”

Joseph Jaffe¹

Matching your service to customers needs also means you need to be aware of what's happening in the market.

Don't forget your competitors; regularly do a quick competitor analysis to see who is out there operating in your space, who are they targeting, what methods are they using, have they launched any new products or services and most importantly what are their clients and the market saying about them?

Continually ask what can your company do to emulate and improve? Always ask 'What are the benefits to target customers of working/buying with us?'

Understand the competition

You'll also find that whatever the sector, the most successful brands are not only emulated but always pay attention to their competitors.

Tip 4: Analyse competitors:
Do a quick audit of your competitors:

- What are they doing?
- Who are they targeting?
- What can be learnt and applied to your own strategy?

Find out more

Need a better insight in to your competition?

Request a consultation, call us now on 0161 672 7820 or email:

dave@financestream.co



David Gascoyne
Head of Lead Services

Match your service to their needs - creative design

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Research

It is so important to do your research.

A new digital project demands inspiration from a number of sources. Whilst competitors and similar businesses should be considered, your main aim should be to create something original and bespoke to your audience.

At Finance Stream we recommend looking at a number of sources:

designspiration.net

pinterest.com

webdesign-inspiration.com

awwwards.com

Navigation and layout

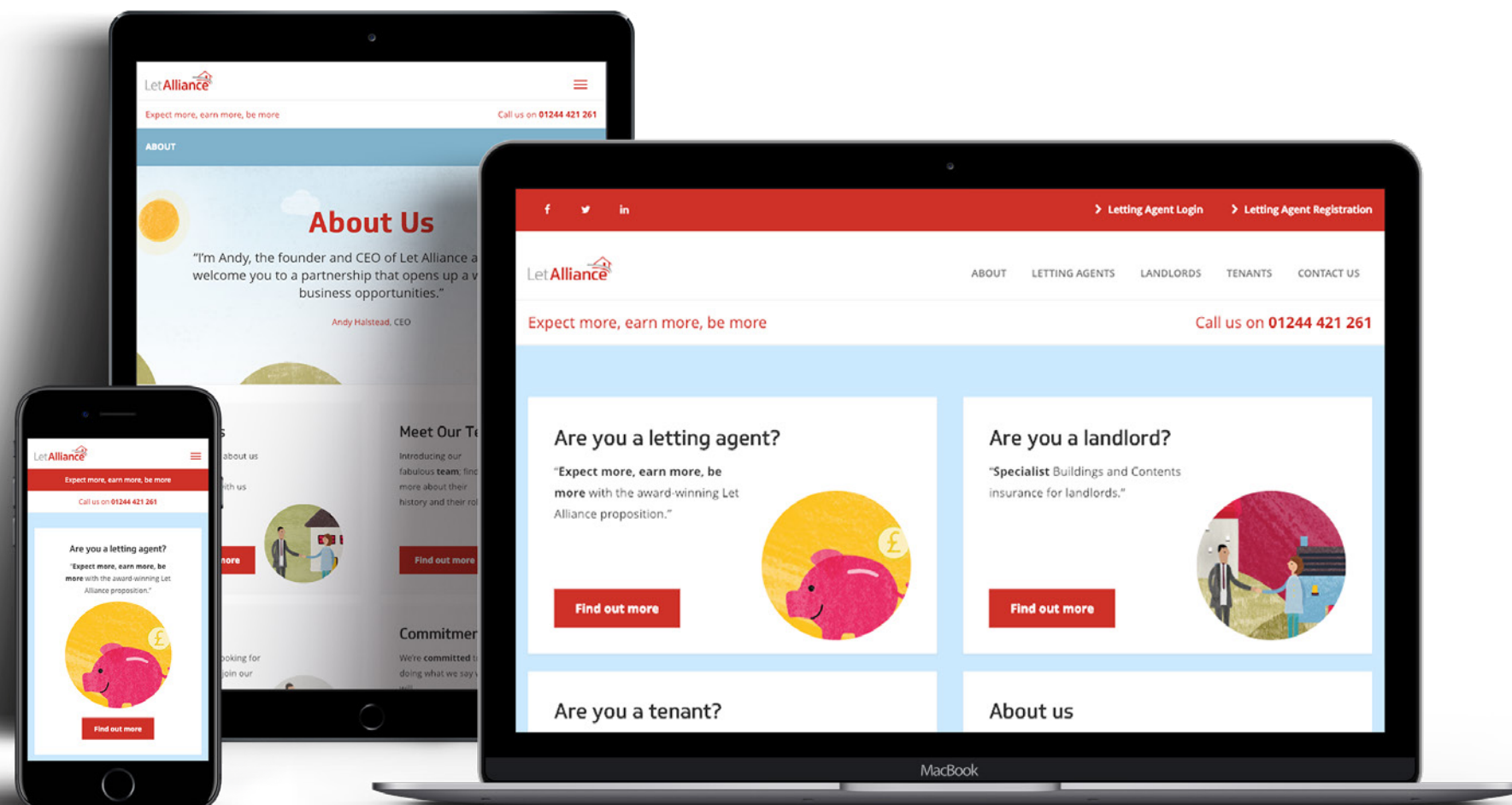
Keep it simple

Don't fear blank space. It allows for a natural separation between your content, making it easier for the user to logically navigate through the page without being overwhelmed.

Confusing navigation layouts will result in people quitting a page rather than trying to figure it out. Instead of putting links to less important pages - that detract from your call to action or primary information at the top of your home or landing pages, put less important links or pieces of information at the bottom of a page in the footer.

Creative design

Tip 5: Strategically place your CTA
Put a call to action in the upper portion of your website, along with your phone number and/or email address (if you want customers to call or email you), and intersperse secondary CTAs at relevant stages within your content.



Match your service to their needs - creative design

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Colour

Choosing colours can be harder than you think but there are some fantastic websites that make this process a lot easier. A site we love is www.colourlovers.com, use it instantly to create a colour palette of ideas with or without existing inspiration. Ensure good colour contrast between text and background colours and imagery, to ensure your website is accessible to those with less than perfect sight. If you have an existing logo ensure the chosen palette complements the existing design.

The same sorts of colours tend to crop up again and again within sectors. So be original and do something different. It is an easy way to get your site noticed.

Fonts

Like colours, font choice is very subjective, but in our opinion there are two web fonts worth looking at first. Georgia - (cool, easy to read and characterful) and Arial (simple but incredibly versatile and easy to read at all sizes, and it's based on one of the best fonts ever created, Helvetica).

With ever more sophisticated web browsers, you don't have to stick rigidly to 'web-safe' fonts. There are plenty of services out there providing the ability to serve non-standard fonts to your site visitors. A great place to start here is www.google.com/fonts.

That being said, no one will appreciate Comic Sans or a page where it's a font party and they're all invited.

If you're using a fixed-width design, use a font size that allows a maximum of 15 to 20 words per line. If you're using a responsive design, use a font size that allows 15 to 20 words per line at 900 to 1000 pixels wide.

Creative design

Tip 6: Consult Google analytics

Use Google Analytics data to help you determine which pages of a current website may need a redesign by looking at bounce rates, time on page, exit rates, goal completions etc.

Tip 7: Use colour to guide the user journey. Employing small dashes of colour for headlines or key graphics helps guide visitors to your most important content. Your colour palette can help people understand what is a button, what is a link, what is a CTA etc - as long as you use it consistently!

Find out more

Need a more stylish design?

Request a consultation, call us now on 0161 672 7820 or email:

robin@financestream.co



Match your service to their needs - creative design

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Photography

Good quality, well thought out photography and imagery can really enhance the professional look of a website and make your message more believable. Appropriate, professional photography does not have to cost the earth and the following websites are a good starting point for good quality stock images:

Prices and quality do vary enormously, but from our personal experience you normally get what you want from one of the three libraries listed below:

www.gettyimages.co.uk The best quality and selection but also the most expensive. The cost of images is dependent on your answers to a variety of questions, including the length of time you'll need the license for.

www.shutterstock.com Images are all royalty free, which in a nutshell means there are fewer restrictions on the image usage and they are cheaper. A lot of the shots are cheesy and American and not suitable for the UK market. BUT, if you know exactly what you are looking for, it is often possible to find some great shots for a wide range of subjects.

www.alamy.com The advantage of Alamy is that it is UK based, unlike most others libraries. So you are more likely to get a believable UK shot quicker. Price wise it sits in between Getty and Shutterstock.

In summary, if the budget is not available for a photoshoot and using stock photography is the only option, specify your needs to your designer.

Creative design

Tip 8: Avoid these stock photographs like the plague

Images that look cheesy. People should look friendly and welcoming, but should not have big forced grins and look like they have just taken part in a beauty contest.

Images that look like they were shot in America (unless you are marketing to that segment).

Images that look too clichéd. For example the cheesy call centre image on the contact page.

CBPE Inspiring businesses. Inspired investments.

We created a simple but sophisticated website for CBPE, that was easy to use and easy to update. Features include animated banners and the use of commissioned photography to do the talking, showcasing images to the best of their abilities.

<https://cbpecapital.com>



Getting your target audience to your website continued

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Organic Search

Online marketing can be a bit of a maze, with several options available, just where do you start?

We believe that search, marketing is very relevant. By search we mean getting found and getting visited.

The best way to ensure you are adopting an effective SEO strategy is to hire an expert to guide you. However, here are some general pointers to set you off in the right direction:

- Produce high-quality content which is relevant to your target audience. Ensure that content clearly describes your proposition, its features and benefits, and answers any questions that visitors could have.
- Ensure your website content is well written and to the point.
- Focus on a single keyword on each page and ensure you are following best practices for on page optimisation.
- Post some of your fantastic content on other industry relevant websites, ensuring you link/cite the appropriate page on your website.
- Add value to your audience by sharing useful content on your website such as: user reviews, engaging content, useful information, local information, helpful graphics, unique insights.

Pay Per Click (Google Adwords / Bing Adcenter)

Pay per click advertising in effect means you are paying for traffic. For many businesses this is an effective way to appear higher on search engines immediately, which can be particularly beneficial if you are operating in a saturated or highly competitive market.

Make sure you research the most appropriate keywords your audience might use when needing your services. The beginning of your campaign will usually be spent refining these.

At Finance Stream we usually ask clients to brainstorm an initial list of keywords, we then do some extensive research and competitor analysis to determine an in-depth list of keywords and long tail phrases to target for maximum effect.

Having an amazing website means very little if no one is finding it.

Whilst some of the advice here might sound complicated here are two things you can do almost right away.

Tip 9: Update your website weekly with fresh content; this could be a blog about people in the business or industry news. Google likes websites with fresh content and updating your site regularly will only benefit your SEO.

Tip 10: Include a link to your website in all your offline marketing materials, it sounds obvious but you'd be surprised how many business cards and flyers we've seen with this crucial piece of information forgotten.

Find out more

Fancy a free one hour digital marketing consultation?

Call us now on 0161 672 7820 or email: eddy@financestream.co



Edward Bennett
Partner and Digital Director

Getting your target audience to your website continued

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Blogging

A blog is a section of a website that is used for regular updates of information, news, articles or other useful content important to your company and your clients. Having a blog is not only a great way to add regular content to your site that Google will love, but it is also a fantastic way to talk to clients and potential clients. A well designed blog will have the ability to add sharing links to the top social media profiles like Twitter, LinkedIn, Facebook and Google Plus.

A good blog post is about 400-600 words long, written in short easy to digest paragraphs. It's a good idea to add images or illustrations to blogs to make them more engaging. In an ideal situation posting a minimum of one blog article on your website per week is a good place to start. If you can get other employees within your business to start contributing too, you will start to reap the benefits.

Email marketing

Using email and having a decent sized distribution list was the holy grail of marketing in the past, however today people in the UK get over 78 emails on average a day - with 61% of emails received at professional email accounts being non-essential according to Mimecast. As business owners how can we get noticed in the inboxes of our customers?

There are a couple of things you need to consider if you are using email and want your recipients to not only read your emails but to actually look forward to receiving them!

1. Don't use email to only sell: many companies go wrong by only sending 'sales emails' about products or offers. Whilst it's a great mechanism for letting people know about offers if you are always pushing a sale you will lose subscribers from those who are not in the 'buying cycle', and by this we mean people who may have a loose interest in your services but are not in the stage of buying.

2. Focus on opt-in: the fastest way to a huge number of unsubscribes (and possibly blacklisting by ISPs) is adding people to your list who haven't opted in, build your email list slowly - a great tip is to add an email sign up box onto your website or blog to encourage regular visitors to sign up.

3. Add value in your emails: think back to your website content and the questions and problems you can solve for your ideal clients and turn this into content for your email campaigns.

If you are already sending out customer emails:

Tip 11: Have a plan - rather than send emails ad-hoc, this will build trust amongst your recipients and help you measure results more effectively.

Tip 12: Personalise the content - segment your email list into clients and non clients, they are likely to prefer different content. Also personalise the 'to' field in your emails.

Tip 13: Be real - send your email from a real person (staff member) rather than a generic company marketing address.

Getting your target audience to your website continued

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Social Media

Social media allows you to create a strong online presence for your company, allowing you to share your own content as well as position your company as a thought leader. Apart from a commitment of time, social media is 'free'. The most challenging part of using social media is resourcing, make sure you have adequate resource within your company to build and maintain your social media channels. We've seen some great examples of financial service companies using social media well.

If you are ready to start on social media here are a few simple things to remember:

- By name - social media is 'social' this means interact don't just broadcast, be useful and informative, don't just advertise.
- Learn the social media etiquette and best practice that is appropriate to each platform you choose to engage on.
- Trust your employees to engage on social media on behalf of your company, just make sure there are some company guidelines in place to protect both interests.

Social media takes time, set realistic and measurable objectives and don't expect to see results in a week!

If you are still not convinced, here are some useful statistics:

- 20% of Facebook users have purchased something because of ads or comments they saw there.
- YouTube users watch more than 3 billion hours of video per month.
- 91% of online adults use social media regularly.⁴
- 38% of people have recommended a brand they "like" or follow on a social network.⁵
- 65% of companies report that they have acquired a customer through LinkedIn; 52% of companies report they've acquired customers through Facebook, and 44% have acquired customers through Twitter.

Social media tips

Tip 14: Developing interest is vital
Tell them why they should follow you: Do you have an expert insight?

Tip 15: Get noticed and engage!
Ask questions.

Use competitive timing, post on the weekends / evenings as well; you're likely to get more shares and likes.

Stop talking about yourself!

Share links to (relevant) interesting content you have found.

Use photos!

Don't be neutral, it's boring - be positive.

Don't repeat yourself. The same piece of content isn't going to be successful on every platform.

Be specific, tell people what you want them to do - "choose your favourite!".

Converting website visitors into leads

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Getting masses of web traffic is great, but it is wasted effort if no one converts to a customer.

“Leads are the metric that, as marketers, we rely on. Because leads mean money.”

Kipp Bodnar⁷

User interface and calls to action

Having a good user interface and clear calls to action (CTAs) on any website is optimum for generating leads and sales. If it's not obvious what you want users to do, the chances are they will leave your site without doing it!

The majority of this comes down to quality content and clear messaging. Quality content is what drives online success! Without quality content which communicates key information and messages clearly and succinctly, you will quickly lose the interest of your site visitors.

You can start this process of by thinking about goals - each of your visitors will visit your website with a particular goal in mind, so you must create content and routes through your website based around these goals.

Of course, a lot of this also comes back to understanding what your clients want to do and see on your website.

Below, we've highlighted the key elements of a landing page.

- Meaningful headings which clearly communicate the action needed to be taken and why.
 - Clearly outlined benefits for taking action.
 - Lead capture method in the form of an enquiry form or contact number, include more than one on each page.
 - Favour clarity over persuasion, don't try and be too clever; say exactly what you're offering.
- “Download our free guide to inbound marketing” will result in more actions than “Download eBook!”.
- Make sure your CTAs stand out, use contrasting colours unique to CTAs.
 - Ensure CTAs link to a dedicated page/s, not just a generic option.

Start generating more leads from the traffic coming to your site with these tips!

Tip 16: Copy is key!
Hire an expert copywriter to review your website content, you'll be amazed by the results!

Tip 17: Click here to find out more...
Clearly ask for action and tell people what you want them to do on your website, whether you've added something new and you want them to find out more, encourage enquires and complete this form.

Sign up or get something for free and download now!

Find out more

Fancy a free one hour digital marketing consultation?

Call us now on 0161 672 7820 or email: eddy@financestream.co



Edward Bennett
Partner and Digital Director

Converting website visitors into leads continued

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Enquiry forms

Enquiry forms are another example of CTAs. If no one is filling out your enquiry form you might want to consider our diagram below which shows the essential building blocks of a highly converting enquiry form.

Here are some pointers for creating effective enquiry form pages:

- Your landing page should have a very clear call to action (CTA). Your CTA is what you want people to do when they land on your page. If you want them to contact you for more information, make sure you have your contact details in a prominent position on your page and make it easy to link to. Or your email/contact form.
- Small number of fields - short forms work much better - people are busy / lazy. Make it appear even shorter by making sure there isn't a large gap between fields.
- Add testimonials and customer feedback to the page near the form to reduce last minute anxiety / resistance to handing over valuable data.

- Include on the relevant pages rather than just their own page.
- Immediate feedback if data entered is incorrect.
- Clear and simple messages.
- Big and bold submit button which doesn't say submit! Be inventive, if they're requesting a quote (Request a quote) or downloading a brochure (Get your Brochure) or signing up to a newsletter (Signup to Newsletter) let visitors know that's what they're doing when submitting their precious data to you.
- Always include a link to your privacy policy to further reassure a user.

Remember to ensure enquiries are logged by feeding them into a simple lead database or customer relationship management system and make sure you have a sales person to follow them up quickly

If you need help understanding what your website CTA's should be, get in touch with a member of our team, we'd be happy to help!



Converting website visitors into leads continued

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Landing pages

A landing page is a bespoke webpage that appears to a user after they have clicked a campaign, online ad or search result. The purpose of a landing page is to directly display relevant information that links to the campaign a user clicked on.

“Landing pages are effective for 94% of B2B and B2C companies.”

Marketing Sherpa

Landing pages can be used effectively to convert site visitors into sales leads.

Here are some pointers for creating effective landing pages:

- Your landing page should have a very clear call to action (CTA). Your CTA is what you want people to do when they land on your page. If you want them to contact you for more information, make sure you have your contact details in a prominent position on your page and make it easy to link to your email/contact form.
- Can someone look at your landing page for a few seconds and know what the offer is, why you are offering it, and why it's valuable?
- And finally, **test!** Split testing landing pages and their elements saves time and ultimately ensures you have the best landing page possible.

Do you have a responsive and mobile optimised website?

A responsive website is one that is designed, built and automatically adapts to how the site is being viewed. Don't forget the importance of mobile, for example many customers will engage with financial services suppliers mainly through their smartphones.

Rather than developing a site for each device, a responsive site is designed to adapt to the browser size, making for a better user experience. A better user experience typically translates into more time spent on your site and higher conversion rates.

You won't necessarily need a mobile site and a responsive site, a responsive site should suffice as this will ensure your site is accessible on the majority of different size devices, i.e. smartphones, tablets and desktops.

Find out more

Want, more enquiries, from traffic you already have?

Call us now on 0161 672 7820 or email: eddy@financestream.co



Edward Bennett
Partner and Digital Director

“I don't care much for best practice - I care about conversions. That's why I test.”

Michael Aagaard¹

Measuring success

It's great putting in all this hard work, but how do you know your efforts are working?

Here are some metrics you should consider:

- Cost per acquisition (CPA): sales and marketing cost / new customers = CPA.

Determines the total average cost to acquire a new customer.
- Use in conjunction with: time to earn / time to profitability.

How long it takes to earn back the CPA based on the average monthly return. Analysing this over time demonstrates what is and is not working, highlighting efficiency issues.
- Average lifetime value / CPA.

The higher the ratio, the bigger ROI your sales and marketing efforts are delivering. If this is high, invest more in new business and speed up company growth.
- How many customers originated from marketing and how many interacted, and were influenced by marketing?
- How many leads are nurtured in to sales?

Record and nurture leads

As you start to generate leads from your website and other marketing activities, it is imperative that you use a system to record all enquiries and interactions.

This will help when nurturing leads as well as when re-visiting the requirements of a customer, to offer or up-sell other relevant services. Ideally ensure your enquiry form/s on your website integrate with your CRM system, and ensure your sales team/person is able to follow up on leads immediately.

Having a dedicated CRM system allows you to automate some of your lead nurturing process by setting up timed emails to prospective clients, giving them something to think about and nurturing them to become actual customers.

- According to Jeff Ernst, of Forrester research⁹, companies which excel at lead nurturing generate **50% more sales-ready leads** than those who do not!
- Gleanster Research¹⁰ state that 50% of leads are **qualified but not ready** to buy; so it is important to **nurture** them with useful information.

So if you want to be in the successful portion then consider using a lead nurture strategy which includes email marketing, calls and direct mail.

Tip 18: Measure smart

Use metrics which mean something to your business. Don't waste time over analysing when you could be learning what works and generating better growth!

We hope that you are now better equipped to maintain an effective digital presence for your business. This report is intended to offer some insight into key areas of concern as well as actionable tips that can help you improve your online presence.

We'd love to hear your feedback and would be happy to answer any questions.

Anyone downloading a copy of this report will be entitled to a free one hour consultation and basic audit, covering usability, efficiency and integration, conversion and online marketing.

Find out more

Need a better insight in to your competition?

Request a consultation, call us now on 0161 672 7820 or email:

dave@financestream.co



David Gascoyne
Head of Lead Services



To be the best, work with the best



Robin Arnold
Partner and Creative Director



Edward Bennett
Partner and Digital Director



Andrew Gibbs
Partner



Jay Acharya
Digital Project Manager



David Christian-Woodruff
Project Manager



Alex McBurnie
Senior Designer



Louise Arnold
Senior Designer



Oliver Willis
Senior Front-end Developer



David Gascoyne
Head of Lead Services



Elliot Byrne
Front-end Developer



Conrad Wright
Back-end Developer



Michael Barrow
Designer



Yasmeen Jones
Accounts

The Pride - We care about clients enough to know that small is good but collaboration can be better.



We're an independent digital agency focusing on creating stunning, innovative websites and digital campaigns that give our clients a competitive advantage.



We're a creative brand communications specialists. We're Frank, Bright & Abel. Not who we are, but what we do and how we do it. We'd love to hear from you.



We're a new breed of film and animation company that combines film-making flair with content strategy to help businesses make a powerful connection.



We help organisations create a sense of belonging. Hard to pin down but we make it easy so companies can see it, feel it and benefit from it. We make culture work for you.



We're an independent digital agency focusing on creating stunning, innovative websites and digital campaigns that give our clients a competitive advantage.



We are passionate about helping estate agents stand out from the crowd and earn more business through branding. We help you to develop, manage and oversee your brand.

Give us a call or send us an email and we'll go through first hand what we've done with businesses to transform their online presence.

Call: 0161 672 7820 or Email: dave@financestream.co



FinanceStream

Get in Touch

T 0161 672 7820

Manchester

London

E enquiries@financestream.co

26 Dale Street,

326 City Road,

www.financestream.co

Manchester, M1 1FY

London, EC1V 2PT