



Ways To Make Your Website Sticky

by [Steve Brown](#)

A new toy that has proven extremely popular among children is proving equally unpopular among their parents. Bunchems are small, squishy, rubbery balls covered with spiky little hooks that allow them to easily connect with one another. The problem is that those same hooks also grab onto the hair of children and pets and can become quite tangled up. This problem has led to a huge parental backlash. That aside, it is the ability of Bunchems to hold tight to anything they latch onto, that made us think about community bank efforts to create engaging and sticky websites that "hook and hold" customers and potential customers alike.

Every community bank has a website and that makes sense in this day and age. In fact, when it comes to how people get to your website, consider recent research from Pew in this area. It found 68% of US adults have a smartphone, 73% have a desktop or laptop, 45% have a tablet computer and 36% have all three. Pew also finds that 73% of Americans go online on a daily basis and 21% do so constantly.

Now that you are up-to-date on how they get to your website, let's look at other research on what they expect once they get there. Here research finds: 40% of people will leave a website if it takes more than 3 seconds to load (Econsultancy); 40% of people will choose a different search result if the first is not mobile friendly (Skillcrush); you only have 10 seconds to leave an impression and tell website visitors what they will get from your company before they will leave (NN Group); 46% of people say a website's design is their #1 criterion for determining the credibility of a company (NewsCred); and articles with images get 94% more views than those without (NewsCred).

Clearly there is a ton of activity going on digitally and community bankers are right in the mix. Unfortunately, since there is no way to embed your website with the same spiky hooks found on Bunchems, community bankers need to be smart about website design and content. Here are some tips in that area to help you.

First and foremost, websites should be easy to navigate with drop-down menus separated into clear categories that don't force visitors to click around in search of what they are looking for. Even then, it is important to have a clearly visible search tool with functionality that will allow visitors to quickly find whatever they are seeking by typing in a specific term or phrase. Given the abundance of online banking options consumers have these days, a poor search engine can be enough to send a potential customer to the next bank's website before they even have a chance to look at your product offerings. Attracting potential and existing customers is more about content than anything else.

One of the best ways to attract people to your website and keep them regularly coming back is by making it a source for educational and entertaining content--from videos and images, to topical articles. Given the wealth of topics that individuals need to consider when it comes to their personal

finances and retirement savings, few people beyond those specializing in financial planning or wealth management are aware of all the issues that could potentially impact their finances.

One easy and inexpensive way to offer visitors regular articles touching on the myriad of financial topics is to add bi-weekly or monthly personal finance and wealth management columns written by knowledgeable employees or freelance writers. Just make sure that such content is changed on the same day of the week or the same day of the month each time, so that visitors to your website know when to check back.

Rounding out any unique content on your site can be done by aggregating timely and topical stories from a variety of high-quality news outlets. Also, don't underestimate the power of entertaining videos or news items.

In addition, be sure to play up your unique ties to the communities you serve. This can be done by partnering digitally with local businesses, offering local discounts and doing promotions.

Similarly, another easy way to generate local traffic is to aggregate information about local events within your community. These can include events at local schools and libraries, community centers and even town hall gatherings.

Another important thing to keep in mind is that any major changes made to your site should be done so with good reason. Once customers are used to your website and know where to find critical information and services, nothing is more irritating than changes that are made simply for the sake of change.

BANK NEWS

CRE Vacancy

Cushman & Wakefield reports in Q3 of 2015 the national office vacancy rate fell to 14.2%, the lowest level in 7Ys.

IT Spending

Research by Celent finds banks rank the following technologies in importance related to delivering retail banking priorities: digital banking channel development (84%); omni channel delivery (78%); customer analytics (72%); branch channel transformation (56%); predictive analytics (52%); and business process management (41%).

Text Messaging

Research finds 97% of smartphone users use text messaging.

Breach Response

Ponemon research finds companies have the following among their data breach response plans: contact information for all members of the data breach response team (95%); required C-level approval of the data breach response plan (67%); procedures for communicating with employees when a data breach occurs (55%); procedures for communicating with state attorneys general and regulators (53%); procedures for communications with investors (43%); procedures for communications with business partners and other third parties (39%); contact information for all members of the data breach backup response team (39%); procedures for determining and offering identity theft protection services (37%); and review of a third party or business partner's incident response plan (25%).

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