

Skip the About Us drop-down. Try an About You video

As an industry, we are really missing a tremendous opportunity. Have you looked at banking websites lately? I am not talking about your internet banking page. I am talking about your home page. The landing page that gives the online visitor your locations, lists all of your products, has an "About Us" option and a plethora of drop-down boxes.

Even though most home pages have categories for the virtual visitor to choose from (retail, commercial, small business, etc.), and even though some have good graphics and respectable response times (three seconds or less), they do not take advantage of the technology that is available to connect to the customer. That's because most websites are designed from the perspective of the financial institution, not the customer. And that's why do most sites look like an electronic lobby brochure. They're boring! Most consumer visitors are not interested in drop-down menus, they like graphics, videos.

Home pages are easy to maintain and, in contrast to the past, the cost to offer them is a fraction of what it used to be. Therefore, banks should be creating home pages that are customer specific, but not in the sense of the usual "Retail, Commercial Small Business." Let's get into the 21st century! Design websites that appeal to young customers, college customers, retired customers, trust customers. Design landing pages, in other words, for each type of customer in the context of their lifestyle. Create web pages that are relevant and attract and excite each customer group not just one page that fits all. Use the technology to reach out and make a connection. You can do this by creating new customer-group buttons on your main home page—something like these: "Are you college?" "Are you retired?" "Are you Facebook?" If they click on college, then one type of page appears with only products and information relevant to that segment.

Or you can create a by invitation only campaign to direct the customer to a place that is their space. That could be by email, on Facebook, Twitter, or even lobby messaging. The invitation takes the person to the landing page geared to their interests, demographics, and needs. Now that would be a viral campaign!

And instead of a drop-down box with product information, why not a video that explains the product. Another suggestion would be to create a button that says, "About YOU," which links to a video that gives the customer or potential customer a look at your latest community project, perhaps a Habitat for Humanity project, or whatever is relevant to the category the customer selected. To the young saver, an animated feature on savings, or to a high-school student, a video on car loans. Yes, you, too, can do YouTube!

The key here is to use technology to connect with the customer, rather than post boring information that most virtual

visitors will not take the time to read. We are kidding ourselves if we think our websites rock. They do not. It is time you take a look at the how and what you are saying to your customer and design landing pages and home pages that differentiate each customer group.

— Dan Fisher, The Wombat!

About the Author

Dan Fisher is president and CEO of The Copper River Group, a consulting firm headquartered in Fargo, N. D., that focuses on technology and payment systems research and consulting for community financial institutions. For nearly 30 years, Fisher has worked in the financial industry using technology to improve the bottom line. He was CIO of Community First Bankshares (now part of BancWest), has served as a director of the Federal Reserve Board of Minneapolis, the chairman of the American Bankers Association Payment Systems Committee, and was a member of the Independent Community Bankers of America Payments Committee. Fisher has written numerous articles on banking technology and the payments system. He has authored or co-authored six books and recently published a book titled, "Capturing Your Customer! The New Technology of Remote Deposit." You can contact Fisher at dan@copperwombat.com.

P.S. To understand Dan's nickname, check out "About the Wombat" on his website, www.copperwombat.com.