



A GUIDE TO ON-PAGE SEO FOR FINANCIAL SERVICES MARKETERS

*Follow these guidelines to ensure your website's
on-page SEO is raising your search ranking*

Why on-page SEO still matters

Whether they're shopping loan rates or weighing credit card offers, consumers are digitally savvy, and expect you to be the same.

According to Bank of America research, **62% of Americans cited digital banking as their primary method of banking in 2016**, up from 51% in 2015.

So on-page search engine optimization (SEO) is vital for optimizing individual web pages in order to rank higher in search engines, both to capture more relevant traffic and to deliver an extra level of convenience to users. But what exactly are we talking about when we say "on-page" versus "off-page" SEO?

- **On-page SEO** refers to both content and HTML source code of a page that can be optimized
- **Off-page SEO** refers to links and other external indicators weighted by search engines

Although off-page factors are more heavily weighted by the search engines, on-page properties are still absolutely critical.

On-page SEO is the factor marketers have the most real control over, so it's vital to make sure you're not overlooking it.

Google, in particular, has released multiple updates to their algorithm over the years, in a veritable zoology of revisions including Panda, Penguin and Hummingbird, among others.

Those updates have laid out both new and revised rules for how site operators should structure their sites, build inbound links and more.

But at the heart of this evolution, there's one constant: It's about keeping users happy.

Give searchers what they want

As SEO guru Neil Patel puts it,

"Google wants the user to be happy when they visit your web page. And, the only way that Google will know that your site users are satisfied is when they're engaged. How long do they spend reading your content?"

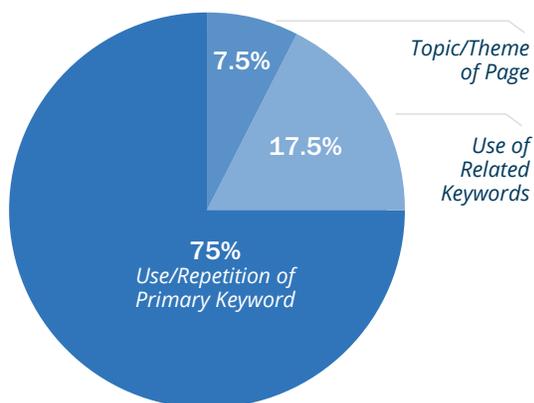
Besides the standard on-page SEO signals you're probably already familiar with, Google also factors in how long visitors stay engaged with your site.

So part of your work is to give users the content they want, not just content that drives traffic. If you use shortcuts to generate high traffic volumes, but don't hold users' attention because of a lack of relevancy, it can damage your rankings.

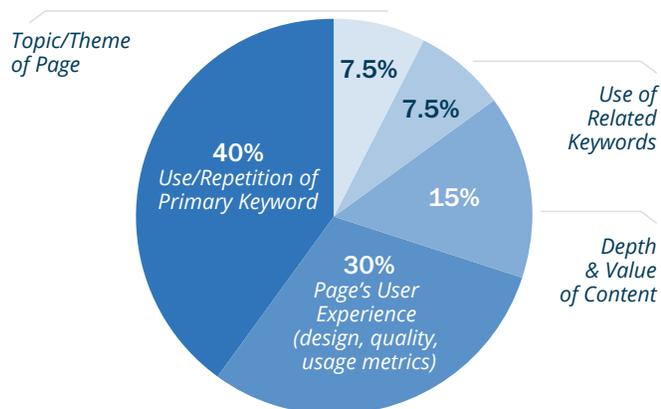
To create content that meets visitor needs, conduct research to determine the personas that make up your target audience, and make sure that you're providing them with content that's valuable and useful. It should help address their challenges or add another perspective.

This chart from Kevin Hemminger at Hermish.com demonstrates the important role that content plays in SEO, versus the perception most people have:

Naive View of On-Page SEO



More Accurate View of On-Page SEO



THE BEST PRACTICES FOR ON-PAGE SEO

The key to effective SEO is to help search engines realize your site's pages contain content that users are searching for, and offers relevance and value.

A Refresher on How Search Engines Work

To understand how search engines begin to evaluate the content on your site, let's look at their three core processes:



Crawling is a search engine's process for finding updated web content such as new sites or pages, changes to existing sites, and broken links; a program decides which sites to crawl and how often, following links from one page to the next to find new content.



Indexing happens once a search engine has processed crawled pages, as it compiles a huge index of all the words it's scanned and their location on each page, in a database of billions of web pages.



Ranking is when a search engine rates and displays results to users, based on how well sites match with keywords, as well as assessing hundreds of other (on- and off-page) ranking 'signals.'

1. IMPROVE PAGE LOADING TIMES



Google has stated that page download speed is a ranking factor, and recommends page loads of no more than one second. Multiple user surveys have shown that speed affects user engagement. As far back as 2006, an Akamai survey found that **75% of consumers wouldn't return to sites that took longer than 4 seconds to load**. Imagine how impatient today's users are?

Today, digital audiences are increasingly relying on mobile devices to access websites and consume content. So if your site and pages aren't designed to accommodate a wide range of display sizes, you'll not only lose visitors, but you'll damage your search rankings: **Google began penalizing mobile-unfriendly sites in 2015**, and experts expect them to ratchet up those penalties as mobile continues to eclipse desktop usage.

*Google says 61% of users are unlikely to return to a mobile site they had trouble accessing, and 40% visit a competitor's site instead
(Source: McKinsey & Company)*

Tip

Speed up the page loading time of your site by optimizing your images. Ensure that you optimize every image so that its file size is as small as possible without unduly sacrificing image quality. Large images will slow down page page loading times, which can be particularly frustrating for users who may abandon your site and go elsewhere, affecting the time spent on that page, another ranking factor that tells Google how relevant your page is to visitors.

2. USING (BUT NOT ABUSING) KEYWORDS

At one time, keywords and keyword phrases were the most important factor in SEO. So site authors would load up on keywords in order to draw better rankings and traffic. Today, search algorithms are written to penalize “keyword stuffing,” among other black hat SEO practices.

Keywords in text still matter, because how else would Google know what your business does? But it's not their frequency, that search engines are interested in anymore. There's no longer a relationship between your search ranking and the total number of times you've used a keyword.

Let's say you're a financial institution focused on retirement planning. Putting the words “retirement planning” in the title tag of your website and in the page header will be far more effective than crowbarring it into the body copy 5, 10 or 50 times.

How to identify good keyword phrases?

- **Think in terms of phrases, not single words.** Phrases let you be more specific and improve search relevancy.
- Choose **2-5 word** keyword phrases.
- Use keywords and phrases that are **familiar and common** to your target audience. You want to rank for terms that people actually use to search for your product.
- **Identify the most popular search phrases** by using keyword research tools like Google Adwords Keyword Tool, Google Trends, UberSuggest, and Soovle.
- Use phrases that **directly reflect a page's content and purpose.**
- Use them in **meta information** and **page headers.**

Using LSI Keywords

One way Google judges relevance and meaning is by scanning for **Latent Semantic Indexing (LSI)** keywords. These are words commonly found alongside a target keyword.

So for “retirement planning,” when phrases like “bonds,” “dividends” “annuities” or others are also mentioned on your page, Google picks up on them as evidence that your content is relevant to users searching for, yes, retirement planning.

There are online tools to help with identifying LSI keywords and phrases, too, like LSIGraph.com.

Google is looking for more than keywords: it’s now analyzing all the content on your site to draw its own conclusions about the value your business offers. It’s looking for meaning, not just language.

In 70% of Google searches, the meaning Google finds on a page isn’t derived from keywords but from locating synonyms of keywords. So by using the phrase “IRA savings” or “long-term investing” instead of “retirement planning,” Google may list you in the same search results - so long as your site content is relevant to that search. In other words, optimize your site for a precise meaning, not just a keyword phrase.



Careful!

Don’t fall into the trap of overusing keywords, because Google is smart enough to penalize a page if it’s being spammy, with even LSI keywords. Only use keywords where they authentically reinforce the relevance of your page content.

3. BEST PRACTICES FOR TAGS

Scattering keywords throughout the page will help establish your content has relevancy. So place them (judiciously) in the following places:

- Title Tags
- Meta Description Tags
- H1 and H2 header tags – An H1 tag should be used on every page to indicate the main page topic. At least one H1 and H2 tag should be used on every page.
- Anchor text links
- In the beginning and ending paragraphs of page text

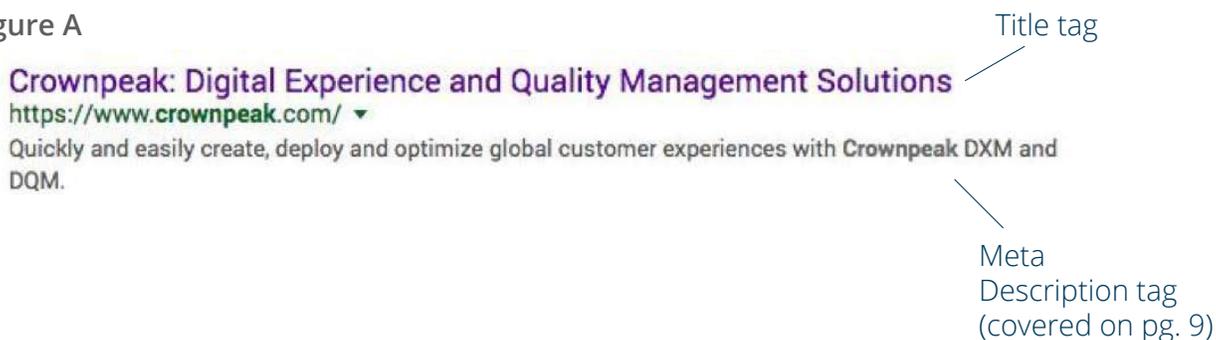
Title Tags

The title tag is, by far, the **most essential for SEO** and the best spot to deploy your keywords.

The title tag for your page is a meta tag containing the phrase you see displayed first in each individual search result (figure A, below). It is also used by social media when the page is shared.

When you're writing your title tag, know that Google gives more weight to keywords when they're at the beginning of the tag.

Figure A



Here are examples of two different title tags for a hypothetical bank called “Omni Bank.” We’ve included its location, since most people will search locally for a retail establishment:

- **Omni Bank Santa Monica CA | Where Real Experts Help Real People**
- **Where Real Experts Help Real People: Omni Bank | Santa Monica CA**

Which one would get ranked higher by Google? The first, because the keywords Bank Santa Monica are at the front of the tag.

Putting the most descriptive part of the title first also makes great sense if the title is cut short in search engine results, because the most important part of the title will still be visible.

Other best practices for your title tag?

- **Relevance:** The title tag should be descriptive of the page’s content
- **Length:** No more than 60 characters long, including any spaces
- **Keyword separation:** Use pipes (|) to separate keyword phrases
- **No punctuation:** Unless the keyword is written with commas, periods, or other punctuation
- **Don’t duplicate:** Each page needs to have its own individual title tag

Meta Description Tags

Every page should have a metadata description that summarizes the page’s contents, and includes the keywords you’ve designated for the subject matter on that page.

The meta description tag appears below the title tag in the search results (figure A, on prior page).

It tells users what your page or site is about, which helps people determine whether to click on it. That’s crucial because search engines will demote sites with poor CTRs.

The keys to crafting an effective description tag?

- **Write legible, readable copy** that isn't stuffed with keywords but is truly descriptive of your page.
- **Use primary and even secondary keywords**; having them in the description may not help rankings (according to Google), but some search engines highlight them when they display results, which can increase CTR.
- **Keep your keywords near the front** of your description tag.
- **Treat it like an ad** and make it as compelling and relevant as possible, while still being an absolute match for the page content.
- **Keep it under 135-160 characters including spaces**, or search engines will lop off the end.
- **Don't use duplicate descriptions tags**; each page must have its own individual description, or you may be penalized for copy-and-pasting one on multiple pages.
- **Consider including rich snippets**, such as star ratings, customer comments, product info, and more.

Header Tags (H1s, H2s, H3s, etc.)

Header tags are the identification of headlines and sub-headlines of the text on the page.

Like the previous tags we've covered, they're meant to clearly tell the user and the search engine about the page topic and contents. Search engines are able to identify tagged heads and subheads thanks to the bracketed text used in the page's HTML: <H1>, <H2>, and <H3>.

For example, the main headline should be bracketed <H1> to identify it as the most important. <H2> and <H3> tags should be used for subheads and sub-subheads.

Hreflang Tags

- If you have sites in different languages in different markets, hreflang tags should be utilized.
- These are tags allowing Google to serve up the correct local language version of your site, or a regional URL, in search results for those markets.
- One issue they solve? If you've launched a new site in a new market, it may still be outranked by your main website, unless you include hreflang tags.

Best Practices:

- Every page should have one H1 and at least one H2 tag.
- If your site is in HTML5, a page can have multiple H1 tags without causing hierarchical confusion/conflicts for search engines, as long as they are logically placed in separate sections of the page. If it's in HTML4 or XHTML, you may want to limit yourself to one H1 tag per page.
- Don't make any H1, H2 or H3 header longer than 10 words.
- Put your target keyword into the H1 tagged headline, but also into at least one H2-tagged subhead.
- Don't use an image to communicate important information that search engines need to understand what your page is about – like using a designed masthead that says “Get Pre-Qualified for a Mortgage Loan”. The image won't be readable to a search engine.

4. HOW TO USE LINKS

Internal links on a page help search engines crawl your site so they can browse all its pathways and understand its structure. So internal links should be visible to those search engines by being openly displayed in your main navigation. That may seem like an obvious tactic, but many sites hide these navigation links, which prevents them from being used by search engines to index the total site.

There are three types of on-page links that help with on-page SEO:

- **Navigational links** can include menu links, sidebar links or breadcrumb links.
- **Footer links** are used across the entire site as a sitemap.
- **Editorial or contextual links** are in the body of a page and are embedded in relevant content or copy.

By using relevant internal editorial or contextual links on a page, you're telling the search engine that the content on that page is supported by other valuable content on another page. **But make sure these links are relevant**, and occur naturally as part of your content flow: Don't crowbar in a link for its own sake.

External links should be used judiciously, because you'll risk losing your visitor's engagement with your page, and you pass along valuable link juice. But linking to relevant external content can also reinforce the authority and value Google sees in your content.

- **One example of external linking that's helpful?** If you're using a commercial banking customer's case study on your website, link to the customer's site, or even to the specific initiative or program you may have been involved with.

Some of the ways to properly leverage on-page linking?

- **Don't use text such as "click here" or "link" for a link.** The link's text should describe the link destination, which may help your page get better search rankings for the link's topic and help the destination page, too. Plus, link text stands out on the page, so making it meaningful helps a user scan it.

- **Identify and fix broken links**, because they're both an annoyance for your users and because they can stop search engine spiders and crawlers from fully indexing your site.
- **Use a reasonable number of internal links**, Google advises, though there's no specific number they recommend. But if you have multiple sites for different customer types, financial products or other offerings, especially in different languages in multiple markets, you may be tempted to include them all in navigation. Too many of these can damage your SEO, since Google ranks you based on the quality and relevance of backlinks to authoritative and relevant external sites. Moderate the number of internal links, and use a backlink checking tool to analyze your backlink profile.
- **Have external links open as new tabs or windows**, so visitors aren't entirely leaving your site to follow them.

5. IMAGES

Alternative text (alt tags) appears on pages when the image is waiting to load, or fails to load. Since search engine spiders can't see your images, they look for alt tags to help them determine more about your page, including what your image represents.

Alt text can also be read by screen readers, which helps people with disabilities that visit your site.

Having images on your page is highly advisable, because they'll aid readability and a page's overall "stickiness" with users. When tagged properly, they can also rank in Google Image searches, driving more users to your website.

Some best practices for using images:

- **As mentioned before, avoid large images that can slow page loading** , because users aren't willing to wait, and page loading time is a ranking factor.
- **Provide alt text with all images.** Alt text should contain more than one word and be no longer than 100 characters.
- **Use equivalent text** that expresses the meaning of the image, rather than a description of the image.
- For purely **decorative images**, always apply empty text alt tags: `<alt="" >`. This allows screen readers to skip right over them.
- The **image title** must not be an exact duplicate of an image's alt text.

6. OTHER FINANCIAL SERVICES SEO TIPS



Beyond these basics, there are other SEO best practices specific to websites for financial services firms:

- **Using disclaimers:** One of your key pieces of content may have a disclaimer about financial product performance. If you place this in a footer, as many financial services sites do, it can pose an SEO problem if a page uses mostly image-based cards. This means the only text a search engine may see is the disclaimer, which can slant SEO. So rather than having the disclaimer text on each page, use a link to take users to a disclaimer, compliance, and privacy policies page.
- **Duplicate content:** You may have different websites for different types of clients, investors, or financial professionals, but you may offer the same products on each site. However, search engines penalize websites for containing duplicate content. The solution is to revise the content you use on different sites so it's unique to each site, even for the same products, so each page will earn better search rankings.
- **Domain names:** By picking a country-level domain (such as yourbank.de for Germany), you may see better search results in those areas, though you'll need multiple domains. In Russia and China, this may benefit you with their native search engines (Yandex and Baidu). Another approach is to use a .com (or .org or other top-level domain) with subfolders such as yourbank.com/de you can target to specific markets. Another domain option is de.yourbank.com, which delivers somewhat less SEO benefit than the subfolder approach.

- **Building a responsive website:** Don't create different sites for different devices (desktop versus mobile, for instance). By building a single responsive site that draws all traffic to the same site, it gains more credibility, contributing to better search rankings.
- **Add depth to your site:** By increasing the page count of a financial services site with the kind of valuable, keyword-rich content people are searching for, you boost your priority with Google and other search engines.
- **Leverage social media:** Social media platforms help bring inbound links to your site, so optimize your presence in these channels and tweet, like, pin, and share to add credibility that Google and other search engines figure into your rankings.

YOUR ON-SITE SEO CHECKLIST

Keywords:

- Are you using 2-5 word keyword phrases, not just single words?
- Are they familiar and commonly-used (and searched) by your target audience?
- Did you include Latent Semantic Indexing (LSI) keywords. Remember, these are words commonly found alongside a target keyword.
- Did you remember to include synonyms of your keywords?
- Do the keyword phrases you're using directly reflect the page's content and purpose?
- Does your content contain relevant keywords in proper frequency and optimal locations?

Tags:

Title Tags

- Are title tags descriptive of the page's content?
- Did you place the most important keywords at the beginning?
- Did you put the most descriptive part of the title first, keeping in mind that if the title is cut short in search engine results, then the most important part will still be visible?
- Is your title tag less than 60 characters long, including spaces?

H1 and H2 Tags

- Does every page have one H1, and at least one H2 tag?
- Do your H1 and H2 tags clearly tell the user and the search engine about the page topic and contents?

- Count the number of words in all your H tags. Make sure there are not any longer than 10 words.
- Did you put your target keyword into the first H1?
- Did you also put your target keyword (or a synonym) into at least one H2 tag?

Meta Description Tags

- Did you front-load your keywords?
- Review what you've written. Is it both compelling and relevant so it attracts clicks, while still being an absolute match for the page content?
- Is it under 135-160 characters including spaces?

Hreflang Tags

- Are you using hreflang tags for your regional or language-version sites?

Links

- Are internal links being used in navigation or the footer? If not, have you clearly linked to your content from other pages?
- Have you included anchor text links in your your content that take the user to other related pages on your website?
- Have you double-checked all links?
- Are external links set up to open in new tabs or windows?
- Have you eliminated all "click here"-style text from links?

Images:

- Have you made sure to include engaging images and multimedia on your page?
- Are you avoiding large images that may slow download times?

- Are you using title tags and alt text for all images, including buttons and image links?
- Does your alt text express the meaning of the image?

Other Optimizations:

- Did you use links to a disclaimer/policies page, rather than put disclaimer text in the footer?
- Are you avoiding using duplicate content on different websites?
- Have you considered what domain name strategy to use for sites in other countries or regions?
- Are you using a single responsive website, rather than multiple sites built for different devices?
- Can you add depth to your site by adding keyword-rich pages with useful/valuable content?
- Are you leveraging social media to drive inbound links and credibility?

BENEFITTING FROM AN AUTOMATED SEO COMPLIANCE SOLUTION



Now that you understand the best practices for on-page SEO for financial services, the next, more challenging step, is making sure they're being followed by your content authors. That's why financial, banking and investment firms that operate a variety of websites and digital touchpoints are using automation tools designed to help manage the process.

Crownpeak's Digital Quality Management (DQM) solution incorporates SEO management tools into its offering, allowing digital marketers to centrally monitor, flag and correct issues and opportunities quickly, before or after pages are published.

DQM platforms can verify optimal on-page SEO by making sure your content is reviewed for SEO compliance both before publication, so adjustments can be made by the content development team, and after publication.

If you have your own internal SEO standards, you can even add custom rules to address them. This enables you to ensure broader awareness and compliance with your corporate SEO priorities.

By crawling pages on a daily basis, Crownpeak DQM provides reporting on errors, broken links, spelling mistakes, inconsistencies and more, in an easy-to-digest format that can be automatically emailed to team members as often as you choose. Identification of specific errors on a page-by-page basis enables changes to be made across multiple websites in a fraction of the time a manual quality check would require. So your SEO game is always on point, no matter how busy you or your content authors get.

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Founded in January 2001, Crownpeak was the first company to offer web content management through a SaaS solution. Today, leading brands trust Crownpeak's cloud-first Digital Experience Management (DXM) platform to quickly and easily create, deploy and optimize customer experiences across digital touchpoints at scale.

Crownpeak provides a complete solution for DXM featuring content management, personalization, search and hosting, in addition to fully integrated Digital Quality Management (DQM) to ensure brand integrity and meet compliance requirements. More than 200 customers rely on Crownpeak to deliver engaging experiences that delight customers, promote loyalty and deliver results.