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The FIRSTBranch Rulebook

Ten New Rules for Revitalizing
Your Not-So-New Website

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Introduction

Welcome to the FIRSTBranch Rulebook.

The web changes fast. And it can be frustrating to keep up. You may be pressed for time, or understaffed. Regardless, your institution's website is only a few years old – and your content is updated regularly. You make sure of that.

And yet, your traffic is trending down, and your online leads have dwindled over time. You know more can be done. But where do you start?

We get it. As new web trends and buying patterns emerge, what worked for your website last year may not be working now. And it's hard to pinpoint the reason.

We're here to help.

In this guide, we'll be sharing ten rules. If your website is beginning to show its age – these rules may be just the thing you need. You may prefer to call them best practices, or guidelines, or recommendations. But we think rules makes more sense.

After all, the rules matter when it comes to your financial institution. They keep you compliant. They even keep your balance sheets in balance. Same goes for your website. These rules may look different, but they're just as vital to your website's long term success.

Out with the old (rules), and in with the new.

Like the web, rules tend to change over time. It's possible that some of the ten rules we cover here will be new to you (and even break a long-held view). If so, we simply ask that you approach them with an open mind. And we'll do our part to explain our reasoning.

Also, we've organized them in a way where they build on each other. That's why it's best to start with Rule #1, and take it from there.

One caveat before we jump in. We suggest you take a long, hard look at your website first. You may decide that it's going to need more than a facelift. If that's the case, it may be time to start over with a complete website redesign. We can help with that too.

On the other hand, you may realize that your website is good enough (for now). And you don't want to start with Rule #1. That's OK – feel free to pick and choose accordingly.

Either way – it's time to get acquainted with the new rules. Let's get started.

Rule #1:

Go for the gut (and don't let go).

Wherein we discuss the importance of making an emotional appeal to the user, in hopes of engaging their ever-shrinking attention span.

First Impressions matter. A lot. And we only get a second – maybe less according to one influential Google study¹ – to make the right kind.

Imagine a user arriving at your **homepage**. It might even be their first visit. Eyes will quickly dart to the top-left corner of the page, then work their way to the right and down, taking in some of the images and colors along the way.² They might even skim a few headlines or a **call to action (CTA)**.

Then the moment arrives. To **scroll** or not to scroll?

If you still have the user's attention at this point, then they'll likely scroll. This is exactly the action you want. After all, time spent on a page is a good indicator of interest – and one of the best ways to impact it is through emotion.³

Remember, your user's initial sensory experience will set the mood for the rest of their visit. Experts refer to this crucial first

impression as the visceral reaction.⁴ We're talking about excitement, or tranquility, or if you're not purposeful – boredom or confusion.

Along the same lines, home sellers are known to leverage this same behavior when setting up (“staging”) a home prior to an open house. These are the very same emotions that will create long-term, positive memories. And in our case, keep the user coming back to your website for more.

With this in mind, examine the visuals and text on your existing homepage. Ask yourself: are they working in unison? Are they sparking the right impression? If you're not sure, just ask a few random users. More than likely, you'll have some work to do – especially if this is the first time you approach things from a visceral perspective.

To start, target two key emotions. Tap into your users' attitudes, beliefs, feelings. Get inside their heads – tug at their hearts or their fears – and don't let go. Be strategic with your image selections, your color choices, your words.

If your images depict people, strive for inclusivity. This will go a long way in making your visitors feel welcomed. Choose images that show diversity in age, occupation, race, and so on. This is not the time to alienate your user base with too-narrow a focus.

See Rules 2-6 for some further guidance. It's OK if you seek outside assistance here. This is an ideal opportunity to turn to some creative talent, such as a copywriter or designer.

One caveat: Don't fill your topmost banner with a bevy of new rotating ads. There's no surer way to disengage the user.⁵ We'll talk more about that in Rule #2.

This New Rule may require some time and effort, but the result should be worth it. This is **visceral design** at its best. And when it's done right, it will absolutely serve your business interests.

Notes

1 Alexandre N. Tuch, Eva Presslauer, Markus Stoeckli, Klaus Opwis, Javier Bargas-Avila (2012) The role of visual complexity and prototypicality regarding first impression of websites: Working towards understanding aesthetic judgments, Google Research, <https://research.google/pubs/pub38315/>

2 Kate Moran (2020) How People Read Online: New and Old Findings, Nielsen Norman Group, <https://www.nngroup.com/articles/how-people-read-online/>

3 Lisa Windfield (2017) The Most Overlooked Growth Hack: Designing for Emotions, UX Collective, <https://uxdesign.cc/the-most-overlooked-growth-hack-designing-for-emotions-1a3ba503d4f4>

4 Andreas Komninos (2020) Norman's Three Levels of Design, Interaction Design Foundation, <https://www.interaction-design.org/literature/article/norman-s-three-levels-of-design>

5 Kara Pernice (2013) Carousel Usability: Designing an Effective UI for Websites with Content Overload, Nielsen Norman Group, <https://www.nngroup.com/articles/designing-effective-carousels/>

Quick Overview

Here are the **key takeaways** for Rule #1:

1. It's vital to make a good first impression on new visitors — and there's no better place to do it than on your homepage.
2. Engage the user's emotions by establishing a clear tone throughout your homepage. Emotional experiences are tied to long-term memories and to an overall better user experience.
3. To get started: Think of two primary emotions that you want to elicit in new users. Think joy, or excitement, or satisfaction.
4. Now choose visuals and compose copy that work in unison to build on your desired emotions. See Rules 2-6 for further guidance.
5. This would be an ideal opportunity to tap into some creative talent, such as a copywriter or designer.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Bank of Little Rock | www.bankoflittlerock.com

Why it makes a great first impression:

With a striking image at the very top (sometimes referred to as a hero) that features the Take Back Banking® tagline, this FIRSTBranch homepage strikes a defiant, yet joyful tone. The hero invites the casual onlooker to become a force for good, with a call to “Join the Revolution.”

Just below, the oversized rates for Kasasa® Checking invite the user to explore. As the user scrolls, the upbeat tone is reinforced with smiling faces and a bold green palette throughout the rest of the homepage.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, is this client homepage making an emotional impact? Or is it striking the wrong emotion? If so, it’s imperative that you start the discussion there.

Caveat: DO NOT start by offering the client an unsolicited opinion of their website, especially if your initial impression was boredom, or frustration, or... you get the idea!

Instead, think about starting with a compelling statistic:

- “Did you know that it takes less than a second for most users to form an opinion about your website?” Pretty unbelievable, isn’t it? Goes to show you how important first impressions are, even in the digital world.”
- “So let’s talk about your website – specifically the homepage. Suppose a new user arrives at your homepage, and scans the page for just a few seconds. What kind of emotion would they feel?”



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[Allow for at least 10 seconds of wait time here. The client may have never considered the idea of making an emotional appeal within the context of a website homepage.

What you are looking for here is a specific emotion. The client may be honest and say disinterest or boredom (or even no emotion). If so, this is a great opportunity to consult even further.

Provide some suggestions for revising the homepage, e.g., develop a hero image, add additional promotions, create a narrative for your homepage. These suggestions are further explained in Rules 2-6.

If the client provides some semblance of a workable emotion, continue the questioning below.]

- “I agree that there are some hints of this emotion present. Do you think that there is a way to build up this feeling and carry this feeling to the rest of the homepage?”

[The client may have some ideas. Hear them out. When you have an opportunity, you might want to bring up a few of the concepts presented in Rules 2-6.

To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.]

- Regardless of which route you’ve taken, you are now consulting with the client. Well done! You have demonstrated



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some expertise and deepened your working relationship by providing additional value.

Terms to Know

Homepage:

A web page that serves as the starting point for a website. It also serves as a landing page to attract visitors. Most homepages include links to prioritized content.

For a FIRSTBranch, the homepage would include a wide range of promotions related to products, services, community involvement, and more.

Call to Action (CTA):

In marketing, a call to action (CTA) is the desired response that the marketer wants the user to take. For example, on a web page a CTA is often a short phrase encapsulated in a prominent button that directs the user to click to complete a sale, or it can simply move the user further along towards becoming a consumer of that company's goods or services. To be effective, a CTA should be easily seen and should be located near the marketing message.

For a FIRSTBranch, there are CTAs located throughout the homepage, as well as on individual product pages. Example CTAs might use simple phrases like “Learn More,” “Open in Minutes,” and “Request Information.”

Scroll:

In relation to website usage, this is the action the user takes to reveal more of the web page that is hidden from view. A scrollable

homepage or website is one that relies on the user scrolling in order to reveal content. Because of the wide variety of screen sizes, including mobile devices, most websites will involve some scrolling action to be fully taken in.

Modern FIRSTBranches will require some scrolling from the user, especially with the widespread acceptance of longer homepages. Website designs that display all or most content above an arbitrary bottom edge (or “fold”), so that no scrolling is necessary, is now considered an obsolete practice.

Visceral Design:

An idea promoted by UX pioneer Don Norman. This level of design refers to how an object (in our case, a website) makes the user feel. A visceral design is meant to get inside the user's head and tug at their emotions either to improve the user experience (e.g., improving the general visual appeal) or to serve some business interest (e.g., emotionally enticing a user to make a purchase).

For a FIRSTBranch, visceral design is used to engage the user to further explore the client website with the intent to turn them into buyers or members. Visceral design is most apparent on the homepage through the use of dramatic imagery and compelling copy.

Hero:

A hero image (or just hero for short) is a large banner image used in website design. The hero usually consists of a large image with text on top, typically accompanied by a CTA button. Heroes have

grown in popularity for their attention-grabbing characteristics: oftentimes a large, striking image accompanied with headline-driven copy and a prominent CTA button. Heroes are typically found as single images, versus the older marketing approach that espoused a series of rotating images (also known as a carousel).

Most modern FIRSTBranches feature a striking hero at the top with some sort of branding-focused message. A well-executed hero can engage a user immediately. For this reason, they should be carefully considered and chosen for a strategic purpose.

Rule #2:

Let your hero do the heavy lifting.

Wherein we discuss the merits of using a hero image to strengthen your emotional appeal and convey information in a way that doesn't feel like just another ad.

Every good adventure needs a hero. Every good website needs one too. The **hero** is your showcase image. It lives at the top of your **homepage** – and because it takes up most of the space pre-scroll – is very hard to miss. Yes, it's an oversized banner, but that's not all.¹

We discussed the importance of **visceral design** with Rule #1. A thoughtfully-chosen hero image will go a long way in grabbing a user's attention, but it will also convey information quickly – much faster than words on a page.² Imagine a scene depicting a family walking into a new house (a mortgage), or a couple riding in an open top car (an auto loan). Exciting *and* informative, to say the least. Add some relevant **messaging** and a clear **call to action**, and you've got a solid promotion.

Or perhaps your hero is all about you. In other words, you are promoting your institution – or your **unique value proposition** – ahead of any one specific product or service. We call this a

branding-first approach, and there are lots of great reasons why you should consider it.³

One thing a hero is not: just another ad. As a matter of fact, it shouldn't look like an ad. Study after study has proven a simple fact – users subconsciously ignore anything that looks like an ad. It's a phenomenon known as **banner blindness**.⁴

For now, single out one important promotion and make it the focus of your hero.

Of course, choosing just the right image – and crafting the right **copy** – takes some thought. First and foremost, your image choice needs to resonate at an emotional level (see Rule #1 for some guidance). And the accompanying copy should be succinct and related to the image. If you feel overwhelmed, you might consider seeking some creative input, such as from a designer or copywriter.

Notice, we haven't brought up the ever-popular rotating slideshow (also known as a **carousel**). Why is that? After all, they keep your many departments happy. Just give them a slice of the top and everyone wins.

Except, in this case it's the user who loses.

Let's face it, the carousel rarely offers a great experience. There's just too much going on – ad after ad fighting for a user's attention, all moving frustratingly fast. By the third slide a user has probably moved on.⁵

A more strategic approach would be to take advantage of all the real estate offered on your homepage, just below the hero. It's there – might as well use it. Wait, your homepage barely scrolls you say? See Rule #3 to learn more about why that should change.

Notes

1 Nick Babich (2017) When Large Isn't Large Enough: Designing With Hero Images, Smashing Magazine, <https://www.smashingmagazine.com/2017/06/designing-hero-images/>

2 Picture Superiority Effect, found in Wikipedia, https://en.wikipedia.org/wiki/Picture_superiority_effect

3 Peep Laja (2020) How to Create a Unique Value Proposition (with Examples), CXL Institute, <https://cxl.com/blog/value-proposition-examples-how-to-create/>

4 Kara Pernice (2018) Banner Blindness Revisited: Users Dodge Ads on Mobile and Desktop, Nielsen Norman Group, <https://www.nngroup.com/articles/banner-blindness-old-and-new-findings/>

5 Jakob Nielsen (2013) Auto-Forwarding Carousels and Accordions Annoy Users and Reduce Visibility, Nielsen Norman Group, <https://www.nngroup.com/articles/auto-forwarding/>

Quick Overview

Here are the **key takeaways** for Rule #2:

1. The hero is your showcase image. It is an oversized banner that lives at the top of your homepage.
2. A thoughtfully-chosen hero image will elicit an emotional reaction in the user – but it will also convey information quickly.
3. The hero is a great opportunity to go with a branding-first approach. In other words, you are promoting your institution (or its unique value proposition) ahead of a specific product or service.
4. A hero is not a carousel (a rotating slideshow). The carousel rarely offers a great experience. Also, a hero shouldn't look like an ad. Users subconsciously ignore anything that looks like an ad (banner blindness).
5. Choose one promotion and make that your hero. Your image choice should resonate at an emotional level (see Rule #1). And the copy should be succinct and related to the image.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Intrepid Credit Union | www.intrepidcu.org

An effective hero can serve multiple purposes. In this example, the subject resting on a peak relays a sense of achievement. The branding-focused headline reinforces this triumphant moment, “Be Your Own Hero.” The copy just below this bold headline segues into a promotion for Kasasa checking – accounts that reward consumers for their sense of adventure.

This hero is a great example of an approach that promotes branding, but without sacrificing any marketing initiatives (Kasasa checking).

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, does the current banner (if there is one) feel more like an ad than a hero? Some clear giveaways:

- Overly busy images that resemble cheap social media ads.
- Images that are low quality, or look like they belong in a slide deck from ten years ago.
- Even worse, there may be more than one banner – with little consistency between slides.

If this is the case, it’s imperative that you start the discussion there.

Caveat: DO NOT start by offering the client an unsolicited opinion about their website, especially if your initial impression of the banner space was underwhelming.

Instead, think about starting with an attention-grabbing question:

- “Did you know that banners are often ignored by users when they look like traditional ads? So let’s talk about your most important promotion, your homepage banner.”



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- “One way to make your banner have more impact is to use an image that is striking to the eye. Think about the cover of a premium magazine – they’re designed to get your attention, and even tap into your imagination. We call this kind of banner a hero.”
- “What are some things that we can do to make your banner stand out more?”

[Allow for at least 10 seconds of wait time here. The client may have never considered the importance of image selection or of having relevant copy.]

The client may have some ideas. Hear them out. Or you might get dead air.

Either way, when you have an opportunity, you might want to bring up a few suggestions presented in this chapter, e.g., one focal point or subject (less clutter or busyness to distract the eye), shorter copy with accompanying headline (to avoid information overload), a clear call to action (to begin the conversion process).

To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.]

- Regardless of which route you’ve taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to Know

Hero:

A hero image (or just hero for short) is a large banner image used in website design. The hero usually consists of a large image with text on top, typically accompanied by a CTA button. Heroes have grown in popularity for their attention-grabbing characteristics: oftentimes a large, striking image accompanied with headline-driven copy and a prominent CTA button. Heroes are typically found as single images, versus the older marketing approach that espoused a series of rotating images (also known as a carousel).

Most modern FIRSTBranches feature a striking hero at the top with some sort of branding-focused message. A well-executed hero can engage a user immediately. For this reason, they should be carefully considered and chosen for a strategic purpose.

Homepage:

A web page that serves as the starting point for a website. It also serves as a landing page to attract visitors. Most homepages include links to prioritized content.

For a FIRSTBranch, the homepage would include a wide range of promotions related to products, services, community involvement, and more.

Visceral Design:

An idea promoted by UX pioneer Don Norman. This level of design refers to how an object (in our case, a website) makes the user feel. A visceral design is meant to get inside the user's head and tug at their emotions either to improve the user experience (e.g., improving the general visual appeal) or to serve some business interest (e.g., emotionally enticing a user to make a purchase).

For a FIRSTBranch, visceral design is used to engage the user to further explore the client website with the intent to turn them into buyers or members. Visceral design is most apparent on the homepage through the use of dramatic imagery and compelling copy.

Messaging:

In marketing circles, this is simply the main idea that is being communicated to the user; it is typically focused on some aspect of a product or a brand, such as a benefit or value proposition. The message is often transmitted through copy – but it is not the actual copy.

Call to Action (CTA):

In marketing, a call to action (CTA) is the desired response that the marketer wants the user to take. For example, on a web page a CTA is often a short phrase encapsulated in a prominent button that directs the user to click to complete a sale, or it can simply move the user further along towards becoming a consumer of

that company's goods or services. To be effective, a CTA should be easily seen and should be located near the marketing message.

For a FIRSTBranch, there are CTAs located throughout the homepage, as well as on individual product pages. Example CTAs might use simple phrases like “Learn More,” “Open in Minutes,” and “Request Information.”

Unique Value Proposition:

Also known as a unique selling proposition (USP), a value proposition is a statement that clearly conveys some sort of benefit, promise, or competitive differentiator (sometimes all of those things). It is often found on the homepage of a website, and is meant to attract potential customers. The Unique Value Proposition is also a form of brand messaging.

Banner Blindness:

Describes the tendency of web users to ignore page elements that they perceive to be ads (even if they are not). This phenomena is an example of selective attention: users only pay attention to what they feel is relevant to the task at hand.

Copy:

Written content – the product of copywriting – primarily used for the purpose of advertising or marketing. This type of written material is often used to persuade a person or group as well as raise brand awareness.

Carousel:

Sometimes referred to as a slider, slideshow, or gallery. A carousel allows for multiple pieces of content to occupy a single space on a website – like the topmost banner area – through the use of automated rotation. Carousels make for a poor user experience, one reason why they perform poorly. Most modern FIRSTBranches forgo the carousel and instead rely on one static “hero” image for the banner space.

Rule #3:

Forget the fold.

Wherein we discuss the value of a longer, scrolling homepage to maximize your promotional space and better convey your unique value proposition.

If you've embraced Rule #2, your website now features one striking promotion at the top – your **hero**.¹ And if this image has done its job, your user is going to want to stick around. Which means they're going to **scroll**.

So now what?

Obviously there's a whole lot more to your website than just that one hero. As a matter of fact, there's the rest of the homepage to explore. That is, unless the bottom of the screen also happens to be the bottom of your homepage.

A long time ago (OK, just a few years ago, but things move fast when it comes to the web), an old rule made scrolling the villain. Users shouldn't have to scroll, it professed. They don't care about what's below. It's a website, not a magazine. Just get to the point!

Back to the present.

Mobile usage has risen. Social media has trained us to scroll, and keep scrolling. And interestingly, print magazines have mostly gone by the wayside, replaced by... well, you know.

Younger users (yes, Millennials) will want to do their homework. They'll be looking for your values and social impact, and whether you offer product relevant to their lives (see Rule #10), such as rewards programs, financial wellness resources, budgeting tools, specialized savings accounts, and more.²

Try doing all of that **above the fold!** There's just not enough space. It's possible that some users will visit downstream pages, but why risk it? If users are going to want to skim and scan your homepage, you might as well take advantage of their browsing patterns.³

So where do you start?

Ask yourself, what does your institution do better than the other community FI down the street, or that megabank in the neighboring town? In other words, what is your **unique value proposition**?⁴

Compile a list of ten promotions (services, products, etc.) that help to convey your value, and prioritize them by importance.

Your top promo probably deserves the hero treatment (see Rule #2). The rest of your promos should be grouped for easier readability when it makes sense. For example, you can combine deposits, or loans, or business services. Don't forget to mention your social outreach efforts and your **digital banking** offerings (see why that's important in Rules #4).

And since you have the user's attention, you might as well connect all of these great promotions to tell a bigger story (one they won't soon forget). More on that in Rule #5.

Notes

1 Nick Babich (2017) When Large Isn't Large Enough: Designing With Hero Images, Smashing Magazine, <https://www.smashingmagazine.com/2017/06/designing-hero-images/>

2 Bill Streeter (2019) What Millennials Want From Banks & Credit Unions, The Financial Brand, <https://thefinancialbrand.com/87923/bank-marketers-millennial-digital/>

3 Therese Fessenden (2018) Scrolling and Attention, Nielsen Norman Group, <https://www.nngroup.com/articles/scrolling-and-attention/>

4 Peep Laja (2019) How to Create a Unique Value Proposition (with Examples), CXL, <https://cxl.com/blog/value-proposition-examples-how-to-create/>

Quick Overview

Here are the **key takeaways** for Rule #3:

1. If your hero has done its job (see Rule #2), users will want to stick around and see more of your homepage.
2. Younger users (especially Millennials) will want to learn more about you – what you stand for and what you have to offer. This new reality makes the old rule of placing everything above the fold obsolete.
3. This is a great opportunity to leverage your unique value proposition.
4. Compile a list of ten promotions that help to convey your value, and prioritize them by importance.
5. Your top promo probably deserves the hero treatment. The rest of your promos should be grouped when it makes sense. Don't forget to mention your digital banking offerings.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

RiverFall Credit Union | www.riverfallcu.com

From the top and all the way through, this homepage does an exemplary job in conveying this FI's unique value proposition.

The hero immediately sets the stage with an inviting image of a mother and daughter partaking in a slice-of-life moment – hanging out in the kitchen, enjoying each other's company. The headline just to the left, "Find Your Pace," encapsulates this scene perfectly, while the body copy expands on this idea by mentioning "financial tools" offered by this FI. The accompanying call to action invites the user to learn more about this institution.

The promotional areas just below build on their value proposition of financial empowerment (and newfound freedom). Notice, products are grouped in a way that makes sense. Headlines like "The Financial Future You Deserve," and "Bring Your Goals Into Focus" keep the user's attention on the benefits offered by these various products, while also providing some organization.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, is this client doing enough to effectively convey their value proposition on their homepage? Here are some things to look for:

- Is the homepage long enough to appeal to users who want to get a fuller picture of this financial institution? (If the bottom of the homepage is close to the bottom of the fold, then you have a clear red flag.)
- Are they attempting to appeal to a younger demographic by including some social outreach efforts?
- Did you come across a wide range of products and services (including those valued by Millennials)?

Caveat: DO NOT start by offering the client an unsolicited opinion about their website, especially if your initial impression of their homepage was underwhelming.

Instead, think about starting with a fact:

- “Based on our data, we’ve discovered that the homepage is by far the most visited web page across all of our



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FIRSTBranch websites. Whether it's new users arriving through a branded search, or return-users logging into online banking, an effective homepage can really help you grow your customer base [membership].”

- “Keeping this in mind, how are you leveraging your homepage to attract a wide range of customers [members]?”

Allow for at least 10 seconds of wait time here. The client may have never considered this question.

After some thought, the client may have some ideas. Hear them out. Or you might get dead air.

Either way, when you have an opportunity, you might want to bring up a few suggestions based on your findings.

For example:

- If you see a carousel (very likely), you can discuss the merits of a hero (see Rule #2 and accompanying talk track).
- If you see an immediate bottom to the homepage, you can discuss the need for a more expansive, scrolling homepage that allows users to learn more about the FI.
- If you don't see a value proposition of some kind (very likely), you can discuss how it can serve as an overarching message (and help unify the disparate promotions).



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- To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.
- Regardless of which route you've taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

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Most modern FIRSTBranches feature a striking hero at the top with some sort of branding-focused message. A well-executed hero can engage a user immediately. For this reason, they should be carefully considered and chosen for a strategic purpose.

Scroll:

In relation to website usage, this is the action the user takes to reveal more of the web page that is hidden from view. A scrollable homepage or website is one that relies on the user scrolling in order to reveal content. Because of the wide variety of screen sizes, including mobile devices, most websites will involve some scrolling action to be fully taken in.

Modern FIRSTBranches will require some scrolling from the user, especially with the widespread acceptance of longer homepages. Website designs that display all or most content above an

arbitrary bottom edge (or “fold”), so that no scrolling is necessary, is now considered an obsolete practice.

Millennial:

Also called: Generation Y (or simply Gen Y)

The demographic cohort following Generation X and preceding Generation Z. Researchers and popular media use the early 1980s as starting birth years and the mid-1990s to early 2000s as ending birth years, with 1981 to 1996 a widely accepted defining range for the generation.

Above the Fold:

Above the fold is used in web development to refer to the portions of a webpage that are visible at the top of a web page, without the need to scroll or click. This term was borrowed from newspapers, where it refers to the portion of the front page where an important news story or photograph is often located.

As screen sizes vary drastically, there is no set definition for the number of pixels that define the fold. This is because different screen resolutions will show different portions of the website without scrolling. Further complicating matters, many websites adjust their layout based on the size of the browser window, such that the fold is not a static feature of the page.

Most modern financial websites – including FIRSTBranches – typically forgo this once-popular practice, instead opting for

longer web pages that leverage user preferences and reading patterns.

Unique Value Proposition:

Also known as a unique selling proposition (USP), a value proposition is a statement that clearly conveys some sort of benefit, promise, or competitive differentiator (sometimes all of those things). It is often found on the homepage of a website, and is meant to attract potential customers. The Unique Value Proposition is also a form of brand messaging.

Digital Banking:

This is an umbrella term found throughout most modern FIRSTBranches, and serves to describe the wide range of client products and services that are rooted in technology. Some examples may include, but are not limited to: online banking, bill pay, mobile banking, mobile deposit, mobile payments, P2P, debit card alerts, and more.

A typical FIRSTBranch would rely on this term within the actual copy (such as on a homepage digital banking section), as well as in aspects of the information architecture (such as navigation and page titles).

Rule #4:

Overcome the credibility gap.

Wherein we discuss prioritizing your digital banking to overcome the widely-held consumer perception that community FIs don't measure up when it comes to their tech offerings.

Recent surveys have revealed that more consumers prefer banking with local institutions than with megabanks. This may come down to a perception of better customer service and a more personalized experience.¹ This is good news.

Conversely, community FIs score dismally in both digital experience and digital offerings in comparison to megabanks.¹ This is not so good.

This new rule is all about taking on this negative perception (and works in conjunction with Rule #3).

Another fact, compliments of a recent Kasasa poll²: 65% of Millennials would be more open to switching to a community FI if they knew it offered mobile banking services. Clearly, younger consumers strongly value speed and convenience.

No problem. You already offer all of these great services, you say.

Great. Now let's make sure you're talking about it. Remember we are trying to overcome a significant credibility gap.

Start with your homepage. Are you promoting all of your **digital banking** services? Are they prominently displayed using striking visuals and compelling copy? Are your free mobile banking app buttons included?

Next, ensure that said technology is described in a **downstream page**. Imagine a "digital banking" page that includes all of your convenience services, such as mobile deposit, eStatements, P2P, and more. Just make sure this page is accessible through your homepage technology promo as well as the main navigation.

OK done, you say. Now you're ready to take on the megabanks. Close... except there's still one crucial technology left to cover.

Expectations were high, but suppose you've managed to overcome some preconceived notions. Your user is impressed with your digital offerings – enough to visit a checking product page (more about these special pages in Rule #7). They might even be ready to open an account. There's just one problem: they have to go into a branch to do it. That is, unless you offer a way to open the account online.

Online Account Opening (OAO) is absolutely next level technology. And if you do in fact offer it, it would behoove you to shout it from the rooftops – or your homepage at the very least. You might even want to consider adding a button to your **header**



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with a succinct **call to action**, something like “Open an Account Online.”

If you don’t offer OAO, you should seriously consider it.³ We recommend going with a platform that keeps things simple for both your user and your back office.

“I didn’t know you offered that.” If you’ve done your job – you’ll be hearing those words more often. And that’s good news.

Notes

1 Bill Streeter (2018) People Prefer Small Banks and Credit Unions, But The Clock Is Ticking, The Financial Brand, <https://thefinancialbrand.com/76884/digital-community-banking-credit-unions/>

2 Author Unknown (2019) New Research: You Already Have What Millennials Want, Kasasa, <https://www.kasasa.com/articles/generations/millennial-study>

3 Bill Streeter (2018) People Prefer Small Banks and Credit Unions, But The Clock Is Ticking, The Financial Brand, <https://thefinancialbrand.com/75391/banking-digital-mobile-online-application-account-opening/>

Quick Overview

Here are the **key takeaways** for Rule #4:

1. In recent polls, community FIs have scored dismally in both digital experience and digital offerings (in comparison to megabanks). This new rule is all about taking on this negative perception.
2. If your institution offers digital banking services, then it would be in your best interest to say so (as much as possible). Remember we are trying to overcome a significant credibility gap.
3. Some suggestions: Make digital banking a prominent fixture in your homepage promotions. Create a digital banking product page and ensure that it is accessible from your main navigation.
4. Don't forget that online account opening is a valuable addition to your offerings, especially if you're looking to attract younger consumers. Be sure to mention this service on your homepage and perhaps even your header (e.g., "Open an Account.")

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Citizens Bank & Trust | www.citizensbanktrust.com

When it comes to its digital banking offerings, this FI tackles any user preconceptions head on. As soon as a user arrives on their site, they are greeted with a large promotional space directly below the hero. And to ensure that there is no misconception of where the bottom of the page lies, there is a small yellow arrowhead pointing down to this important promotion.

Notice the various services – linked for easy access – located under the clever headline, “Your Banking Swiss Army Knife.” In addition, a user can view an overview video or just download the free app directly, via the App Store or Google Play buttons. The accompanying image of the smartphone brings it all home, while the slight animation adds an additional layer of prominence.

This FIRSTBranch also includes a catch-all Digital Banking page under Manage, in the main navigation. Although online account opening could have received more attention on the homepage, it is prominently located on several account product pages, such as the Kasasa checking pages.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, is this client doing enough to promote their digital banking offerings? Here are some things to look for:

- Are these convenience-focused services featured prominently on the homepage?
- Is there a digital banking page found downstream? And if so, is it easily found through the main navigation?
- Does this client offer some sort of easy account opening for consumers who are not interested in coming into a branch?

Caveat: DO NOT start by offering the client an unsolicited opinion about their website, especially if your initial impression was boredom, or frustration, or ... you get the idea!

Instead, think about starting with a compelling statistic:

- “In a recent Kasasa poll, 65% of Millennials said they would be more open to switching to a community FI if they knew it offered mobile banking services. Clearly, younger consumers strongly value speed and convenience. Another major poll



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showed that community FIs score dismally in both digital experience and digital offerings in comparison to megabanks.”

- “The great news is that you do in fact offer mobile banking, and a few other digital banking services, too. Have you considered giving these services more prominence on your website?”
- “What are some things that we can do on your homepage to make your digital banking offerings really stand out?”

[Allow for at least 10 seconds of wait time here. The client may have never considered the importance of overcoming preconceived notions when it comes to technology.

The client may have some ideas. Hear them out. Or you might get dead air.

Either way, when you have an opportunity, you might want to bring up a few suggestions presented in this chapter, e.g., a dedicated, and prominent, digital banking area, a digital banking page with a variety of services, and – if the client offers it – a mention of online account opening on the homepage and/or header.

To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.]



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- Regardless of which route you've taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to Know

Digital Banking:

This is an umbrella term found throughout most modern FIRSTBranches, and serves to describe the wide range of client products and services that are rooted in technology. Some examples may include, but are not limited to: online banking, bill pay, mobile banking, mobile deposit, mobile payments, P2P, debit card alerts, and more.

A typical FIRSTBranch would rely on this term within the actual copy (such as on a homepage digital banking section), as well as in aspects of the information architecture (such as navigation and page titles).

Downstream Page:

This is a web page found within a proper website, typically accessible through the main navigation. These pages can serve a variety of purposes, from relaying general information to being more conversion focused.

The majority of FIRSTBranches have three types of downstream pages: list (or category pages), which are designed to help the user choose a product or service through a brief overview; product pages, which are designed to promote specific products or services with the intent of selling; details pages, which are designed to relay information (such as an about us page).

Online Account Opening (OAO):

This is a mostly automated platform that allows users, through a short form, to apply for an account online. Most OAO platforms keep the process to under 10 minutes, to avoid user frustration or disinterest. The usual steps involve filling out a form on your computer or device, which includes verifying your identity and making an initial deposit of some sort. A debit card would be mailed to the customer or member after the account is approved by the offering financial institution.

Header:

This is the topmost section found at the top of any website, and viewable from most if not all downstream web pages found within that website. An effective header would include global elements that are required to identify and navigate the website, e.g., a logo and/or brand identification of some sort, primary navigation (a navbar or expandable menu button), and ancillary links that would aid in navigation. The header, along with the footer, is crucial in aiding navigation and helping to provide a good user experience.

All FIRSTBranches headers include an FI logo, typically located to the very left of the header, a primary navigation bar (or menu button), a prominent online banking button, and utility links to popular pages that aid the user experience (e.g., search, locations & hours, contact us).

Call to Action (CTA):

In marketing, a call to action (CTA) is the desired response that the marketer wants the user to take. For example, on a web page a CTA is often a short phrase encapsulated in a prominent button that directs the user to click to complete a sale, or it can simply move the user further along towards becoming a consumer of that company's goods or services. To be effective, a CTA should be easily seen and should be located near the marketing message.

For a FIRSTBranch, there are CTAs located throughout the homepage, as well as on individual product pages. Example CTAs might use simple phrases like “Learn More,” “Open in Minutes,” and “Request Information.”

Rule #5:

Tell them a story.

Wherein we discuss the value of borrowing storytelling techniques to more effectively connect with your audience while conveying some sort of brand promise in the process.

This is where it all comes together. If you've enacted the first four rules, then Rule #5 is going to be so much more effective.

Up until this point, we've focused our energy on getting the visuals right, and landing on a good balance of promotions that help to dispel any objections from a potential customer or member.

This next crucial step is about connecting with your user at a more personal level by conveying a very simple **message**: you understand their problem, and you're there to make sure they can overcome it. And it just so happens that a good story will do just that.

After all, humans have shared stories since there were humans. And we still do it today. Stories captivate us, they make us laugh, they make us cry. They also help us make sense of our world, and to connect with people who may be very different from us.¹



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It's no wonder that businesses big and small have embraced the idea of **brand storytelling**. And your website homepage is an ideal platform to tell it.

But what is your story?

An easy way to develop your story (certainly not the only way) is to start with your **unique value proposition**. Remember, this is a message – or promise – that your brand is conveying to a would-be customer or member.

It's no coincidence that your value prop also makes for a great **hero** message, something we discussed in Rule #2. You might even consider making your customer the focus (the main character). Although this approach works well with a younger audience – it can be harder to do. Of course, you can also turn to some creative talent, such as a copywriter who can help you develop your story.

OK, you've established a brand promise early in your hero. But this hardly makes for a compelling story. The next step is to develop a connection between this promise and the rest of your **homepage** promotions (see Rules #3 and #4 for some guidance on choosing your promotions). This is where you show the user just how you intend to deliver on your promise. This is the story!

For example, suppose your brand promise is all about helping your customer live a better life through exceptional financial tools and expertise. Your homepage promotions should display images and **copy** that tell this story – but in a variety of ways that can build on



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each other. Think rewards checking that helps you pay for a cup of coffee, or a personal loan that lets you take a much-needed vacation.

For additional reinforcement, bring some closure to your story by restating your promise in some shape or form. This also puts the spotlight back on your brand – a great place to end.

There are many more ways to tell a story, but for now pat yourself on the back! The end.

Notes

1 Joe Lazauskas and Shane Snow (2018) The Strange Thing That Happens In Your Brain When You Hear a Good Story – And How to Use It to Your Advantage, HubSpot, <https://blog.hubspot.com/marketing/the-strange-thing-that-happens-in-you-brain-when-you-hear-a-good-story-and-how-to-use-it-to-your-advantage>

Quick Overview

Here are the **key takeaways** for Rule #5:

1. Rule #5 helps you to connect with a would-be customer or member through a simple message: you understand their problem, and you're there to make sure they can overcome it.
2. A story can serve as an ideal platform for this message. As humans, we have a natural predisposition to listen – and to remember – when we are told a good story.
3. An easy way to develop your story is to start with your unique value proposition, the message that your brand is conveying to a would-be customer or member.
4. The next step is to develop a connection between this promise and the rest of your homepage promotions. This is where you show the user just how you intend to deliver on your promise to help them. This is the story!
5. For reinforcement, bring closure to your story by restating your promise in some shape or form. This puts the spotlight back on your brand

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Danville State Savings Bank | www.danvillebank.com

On arrival, users are greeted with a short message intended to resonate with this FI's target demographic, "Grow With Us." Just below this welcoming headline, we learn just how this FI intends to deliver on this invitation: "Our deep roots will help you reach new heights." Taken altogether, this copy establishes a brand promise that is further developed as the user scrolls.

Just below the hero, a headline emphasizes one way this brand intends to help their customer, by offering accounts that provide "Good, Old Fashioned Value" (Kasasa checking). Further below, the user is greeted with even more great headlines, all intended to work together to tell a convincing story: this brand is all about empowering their customer by providing value and neighborly advice ("A Legacy of Helping Locals").

At the very bottom of the homepage, right above the footer, the user is reminded of this FI's history and longevity: "120 Years and Just Getting Started." As a matter of fact, this same promotion can be seen on every downstream page, inviting the user to learn more about this institution by clicking on the call to action button. In some ways, this closing message stands as an invitation to become friends with this brand (notice the image with the subjects shaking hands), and perhaps join in its continuing story.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, is the client applying any storytelling techniques on their homepage? Here are some things to look for:

- Have they included a value proposition in the form of a promise?
- Are there any narrative connections between the various promotional areas?
- Have they restated this value prop at the bottom of the homepage?

Caveat: DO NOT start by offering the client an unsolicited opinion about their homepage.

Instead, think about starting with a question:

- “Did you know that scientists have discovered that when we listen to a story being told our brains light up with activity?”
- “And there are all sorts of things that happen – like dopamine being released – that make us very receptive to



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the message. Of course, marketers have known this for a while, and they've used it to their advantage!"

- “Let’s talk about your website – your homepage to be exact. Are there any areas where we can use some storytelling elements to tell your brand story?”

[Allow for at least 10 seconds of wait time here. The client may have never considered the idea of using storytelling techniques to better connect with their audience.

The client may very well have some ideas. Hear them out. Or you might get dead air.

Either way, when you have an opportunity, you might want to bring up a few suggestions presented in this chapter, e.g., including some sort of brand promise in their banner, using copy to connect different areas of the homepage.

To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.]

- Regardless of which route you’ve taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to know

Messaging:

In marketing circles, this is simply the main idea that is being communicated to the user; it is typically focused on some aspect of a product or a brand, such as a benefit or value proposition. The message is often transmitted through copy – but it is not the actual copy.

Brand Storytelling:

The use of narrative elements to connect your brand to customers. It allows organizations to tap into the basic human predisposition for stories in order to build connections. Although there are many approaches to brand storytelling, the goal should be the same: to share your brand values in order to engage with like-minded consumers and build trust and loyalty.

Unique Value Proposition:

Also known as a unique selling proposition (USP), a value proposition is a statement that clearly conveys some sort of benefit, promise, or competitive differentiator (sometimes all of those things). It is often found on the homepage of a website, and is meant to attract potential customers. The Unique Value Proposition is also a form of brand messaging.

Hero:

A hero image (or just hero for short) is a large banner image used in website design. The hero usually consists of a large image with text on top, typically accompanied by a CTA button. Heroes have grown in popularity for their attention-grabbing characteristics: oftentimes a large, striking image accompanied with headline-driven copy and a prominent CTA button. Heroes are typically found as single images, versus the older marketing approach that espoused a series of rotating images (also known as a carousel).

Most modern FIRSTBranches feature a striking hero at the top with some sort of branding-focused message. A well-executed hero can engage a user immediately. For this reason, they should be carefully considered and chosen for a strategic purpose.

Homepage:

A web page that serves as the starting point for a website. It also serves as a landing page to attract visitors. Most homepages include links to prioritized content.

For a FIRSTBranch, the homepage would include a wide range of promotions related to products, services, community involvement, and more.

Copy:

Written content — the product of copywriting — primarily used for the purpose of advertising or marketing. This type of written



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material is often used to persuade a person or group as well as raise brand awareness.

Rule #6:

Cut out the clutter.

Wherein we discuss the importance of relying on a cleaner layout that leverages negative space to improve the user experience and encourage exploration.

We'll just say it, your website is not a digital version of a brochure. It should be designed for a single purpose – to generate leads. All the other stuff is great, but it shouldn't define success.

And yet, so many FI websites still seem to mirror their brochures.

Brochures are limited by the dimensions of their physical medium – paper. And they can be expensive to print. As a result, they are often packed with content: words and headings to read, colors and images fighting for your attention, arrows pointing here and there. It's all too much.¹

When it comes to web design, less is more.² And negative space is your new best friend.³

Wait. You have a **brand story** to tell. And you have so many wonderful promotions to share, including a wide range of **digital banking** services. As a matter of fact, you've come around to the



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idea of a longer, scrolling **homepage**. (These are all concepts we've explored in the first five Rules, in case you were wondering.)

This is great news! It's clear you've paid attention. However, we don't want to sacrifice **usability** in a rush to check all the boxes.

Forget the busy brochure. Instead, imagine your website (and especially your homepage) to be laid out more like a smartly curated storefront. There is merchandise lining the walls, but it rarely overwhelms. There is ample space to walk, to linger, and to touch. The layout makes sense, and the tasteful furniture invites you to sit back. It just works.

Much the same way, your website should be optimized for an exceptional user experience.

This means you don't have to fill every square inch of your homepage. Instead, rely on some strategically placed **design elements** to help guide the user's eyes from **header** to **footer**, to encourage exploration.⁴ This also means that you'll need some negative space between promotional areas (or white space if it happens to be white).

The same goes for your words. Keep **copy** to a minimum. And don't use overly technical words or corporate speak (see Rule #7 for some guidance on voice). Most users will want to skim anyway.⁵ If you feel that this is all too much, you might consider seeking some creative input, such as from a designer or creative specialist.

The key to this new rule is to not overwhelm – give the user exactly what they need and no more.



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This same principle applies to your **conversion**-focused product pages. More on that in Rule #7.

Notes

1 Joel Widmer (2017) The Difference Between A Brochure Website & A Lead Generation Website, Fluxe Digital Marketing, <https://fluxedigitalmarketing.com/difference-between-brochure-website-lead-generation-website/>

2 Nick Babich (2017) Minimalistic Design With Large Impact: Functional Minimalism For Web Design, Smashing Magazine, <https://www.smashingmagazine.com/2017/10/functional-minimal-web-design/>

3 Alan Smith (Date Unknown) Effective Use Of Negative Space In Web Design, Usability Geek, <https://usabilitygeek.com/effective-use-negative-space-web-design/>

4 Therese Fessenden (2018) Scrolling and Attention, Nielsen Norman Group, <https://www.nngroup.com/articles/scrolling-and-attention/>

5 Kate Moran (2020) How People Read Online: New and Old Findings, Nielsen Norman Group, <https://www.nngroup.com/articles/how-people-read-online/?lm=how-users-read-on-the-web&pt=article>

Quick Overview

Here are the **key takeaways** for Rule #6:

1. Your website is not a digital version of a brochure. It should be designed for its primary purpose – to generate leads.
2. When it comes to web design, less is more.
3. Imagine your website (and especially your homepage) to be laid out more like a smartly curated storefront. Much the same way, your website should be optimized for an exceptional user experience.
4. This means you don't have to fill every square inch of your homepage. Use negative space to guide the user's eyes, and keep copy to a minimum.
5. The key to this new rule is to not overwhelm – give the user exactly what they need and no more.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Meus Bank | www.meusbank.com

A bit on the modern and sophisticated side – but never cold. This statement can describe the aesthetic preferences for a lot of popular brands (and even their stores), and it also captures the spirit of this online-only institution, Meus Bank. From top to bottom, this homepage does so many things right.

On arrival, the user is greeted with a balanced header that provides a lot of information in a very small space: logo on the left (where most users look first), a three-item main navigation to aid decision making, an Apply Now button that facilitates conversion, a prominent Log In button that allows for easy account management, and a search icon to access the handy search tool.

Notice that there is enough information in the header to help the user do what they need to, and no more. What about a contact link? Or rates? Or locations? They're all in the footer, where most users know to look nowadays.

The hero presents a value proposition with zero fluff, “Welcome. We're an online bank backed by 100 years of stability.” The accompanying CTA button (green no less) lets users quickly learn more about this FI. Because good rates are a competitive differentiator for this bank, a user will see them just below –



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oversized and bolded, with lots of negative space to attract the eye and keep distractions to a minimum (subtle patterns, like the waves used here, add warmth and visual interest).

These same three accounts are described once again, just below. But lest you forget that this is an online-only FI, there is a prominent blue band that reminds the user to open an account online in just a few minutes (thank you, INMO).

As the user reaches the bottom, they will notice the prominent placement of two important links: the FAQ and the contact information. Because this is a branchless institution, these call-outs work together to help dispel some common objections from a potential customer. Here again, the layout employs negative space and oversized headlines to attract the eye.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, is the client prioritizing a clean, uncluttered homepage layout (bonus points for including some negative space)? Or, are they cramming everything into a small area, much like an overly busy brochure? If it’s the latter, then here’s your chance to provide some guidance.

Caveat: DO NOT start by offering the client an unsolicited opinion about their homepage.

Instead, think about starting with an attention-getting question:

- “Have you ever heard of negative space? Sometimes people call it white space.”
- “It sounds like something out of a sci-fi movie, but it’s actually a really important design element. Basically, it’s the space between specific items on a web page. And it’s helped companies like Apple and Google dominate their markets.”

[You can transition here to your next question. But if you need more background information on how the two aforementioned



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companies have used negative space, here's a good read: <https://speckyboy.com/negative-space-web-design>]

- “Let’s talk about your website – your homepage to be exact. Are there any areas where we can use negative space to help the user better focus on your promotions?”

[Allow for at least 10 seconds of wait time here. The client may have never considered the idea of using negative space to help the user experience.

The client may very well have some ideas. Hear them out. Or you might get dead air.

Either way, when you have an opportunity, you might want to bring up a few suggestions presented in this chapter, e.g., the principle of less is more, the importance of negative space to help the user focus, the use of minimalist copy and headlines to aid readability.

To reinforce your feedback, you could also share an actual FIRSTBranch homepage with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.]

- Regardless of which route you’ve taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to Know

Negative Space:

Also known as white space, it can be defined as the area of a web page not occupied by content. It is the space between specific items on the page. Negative space has been compared to a canvas – because it also acts as a background that holds the elements together in a design. Negative space does not have to be white, or even solid in color. It can contain gradients, patterns or background objects.

Negative space has been shown to benefit the user experience in a variety of ways, such as by aiding readability, helping the user to focus, reducing noise or distraction on a page, and more.

Brand Story:

The use of narrative elements to connect your brand to customers. It allows organizations to tap into the basic human predisposition for stories in order to build connections. Although there are many approaches to brand storytelling, the goal should be the same: to share your brand values in order to engage with like-minded consumers and build trust and loyalty.

Digital Banking:

This is an umbrella term found throughout most modern FIRSTBranches, and serves to describe the wide range of client products and services that are rooted in technology. Some examples may include, but are not limited to: online banking, bill

pay, mobile banking, mobile deposit, mobile payments, P2P, debit card alerts, and more.

A typical FIRSTBranch would rely on this term within the actual copy (such as on a homepage digital banking section), as well as in aspects of the information architecture (such as navigation and page titles).

Homepage:

A web page that serves as the starting point for a website. It also serves as a landing page to attract visitors. Most homepages include links to prioritized content.

For a FIRSTBranch, the homepage would include a wide range of promotions related to products, services, community involvement, and more.

Usability:

Refers to the ease with which a person can accomplish a given task with your product. On the Web, usability is crucial to survival: if a website is difficult to use, users probably won't stick around for very long.

Good usability includes accessibility. Accessibility is usability that takes special consideration of users who may not have the same physical or cognitive capabilities as the majority of users. Usability is part of the broader term "user experience," or simply UX.

Design Elements:

In visual design, these are the building blocks that are arranged to communicate a message; typically used in relation to these elements: line, shape, negative/white space, volume, value, color and texture.

Header:

This is the topmost section found at the top of any website, and viewable from most if not all downstream web pages found within that website. An effective header would include global elements that are required to identify and navigate the website, e.g., a logo and/or brand identification of some sort, primary navigation (a navbar or expandable menu button), and ancillary links that would aid in navigation. The header, along with the footer, is crucial in aiding navigation and helping to provide a good user experience.

All FIRSTBranches headers include an FI logo, typically located to the very left of the header, a primary navigation bar (or menu button), a prominent online banking button, and utility links to popular pages that aid the user experience (e.g., search, locations & hours, contact us).

Footer:

Footers are located at the bottom of most every web page, and can take many forms depending on the type of website in which it is found. The footer, along with the header at the top of the web page, plays an important role in providing a good user experience.

Copy:

Written content – the product of copywriting – primarily used for the purpose of advertising or marketing. This type of written material is often used to persuade a person or group as well as raise brand awareness.

Conversion:

In marketing, refers to the desired action a user takes as a result of some marketing message. Simply put, if a user responds to your call to action, a conversion has happened. For example, if a targeted user opens a marketing email – the desired action – then you have a successful conversion.

Rule #7:

Make it easy to make a decision.

Wherein we discuss the phenomenon of decision fatigue, and how a well-designed product page – and comparison chart – will help to overcome this and other challenges.

The first five rules are mostly focused on your **homepage**. And rightly so. Your homepage is incredibly important – serving as the virtual gateway to the rest of your website.

Nevertheless, let's not neglect the rest of your site. If your newly revised homepage has done its job, users will flock to your **downstream pages**. And it's these very pages that will convert them into paying customers (or lifelong members).

There's a lot riding on your product pages. And the best way to approach them is by keeping the phenomenon of **decision fatigue** in mind.¹

In other words, too many choices can make decision making overwhelming.

This is one major reason why we recommend that in most cases each individual product receive the full-page treatment. If a user selects a specific checking account from the Personal menu, for

example, then the associated **product page** should only describe that account. This is not the page where you cross-sell all those other great products (or provide unrelated bits of information).

Although there are countless variations when it comes to product page layouts, there are a few solid principles to keep in mind.²

Treat this page as a **sales funnel** of sorts: the introductory copy at the top should create awareness and certainly interest; the key features and details should increase interest and certainly help with the decision making; and the **call to action (CTA)** button should clearly convey the next step. Your product page should also keep the user engaged with high-quality images and a clean, uncluttered layout (see Rule #6 for more).

Of course, we've provided a high-level view. An effective product page doesn't happen by accident. This is why we always recommend consulting with creative talent, like a **conversion-focused** copywriter.

When it comes to an account feature **comparison chart**, we recommend that you limit it to three or four products. Sure, you want to help users make good, informed decisions.³ But an overly crowded comparison chart will work against its ultimate purpose — conversion.

And don't worry. A user can still explore your various offerings by accessing individual product pages through the **main navigation** or through a standard **list page**. You have thought about your navigation, haven't you? See Rule #8 for more.



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Notes

1 Hoa Loranger (2015) Simplicity Wins over Abundance of Choice, Nielsen Norman Group, <https://www.nngroup.com/articles/simplicity-vs-choice/>

2 Amanda Gaid and Adeel Qayum (Date Unknown) The Ultimate Guide to Building Powerful Product Pages, Oberlo, <https://www.oberlo.com/ebooks/powerful-product-pages>

3 Vitaly Friedman (2017) Designing The Perfect Feature Comparison Table, Smashing Magazine, <https://www.smashingmagazine.com/2017/08/designing-perfect-feature-comparison-table/>

Quick Overview

Here are the **key takeaways** for Rule #7:

1. If your homepage has done its job, users will flock to your downstream pages. And it's these very pages that will convert them into paying customers or members.
2. Your product pages are crucial for conversion. The best way to approach them is by keeping in mind the phenomenon of decision fatigue: too many choices can make decision making overwhelming.
3. Although there are countless variations when it comes to product pages, there are a few solid principles to keep in mind.
4. Treat this page as a sales funnel of sorts: the introductory copy at the top creates awareness; the key features and details should spark interest and help with decision making; and the CTA should convey your desired outcome.
5. When it comes to an account feature comparison chart, we recommend that you keep it to three or four products. An overly crowded comparison chart will work against its primary purpose – conversion.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Denali State Bank | www.denalystatebank.com

Having just landed on the [Free Kasasa Cash Checking](#) product page, the user is immediately greeted with a bold, oversized headline that quickly gets to the benefit, “Get paid for banking in your hometown,” followed by the account’s most compelling feature: “Earn 2.00% APY.” Notice, the benefit here is tied to the feature – providing a clear value proposition. The secondary feature makes for an even more effective introduction.

The header image isn’t the focus here, but it certainly reinforces the high interest (cash) benefit. And the page title clearly signals to the user what page they’re on, and what the account is called – all important details. Because this is a text-heavy page, the attractive iconography will keep the visual interest high while singling out some of the more attractive features (and hopefully keep the user scrolling). Not to be lost in the mix, the all-important call to action button – in green to invite a click – is located early in the page and then repeated for good measure just below.

The account feature [comparison chart](#), located in the same personal checking section as Kasasa Cash, keeps things simple (thus reducing decision fatigue) by only comparing the three Kasasa accounts. The layout is intuitive, and the content is



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succinct. Notice the clear call to action buttons in the top row, allowing a user to open a chosen account immediately.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Take a look at your client’s website. Ask yourself, can the client do more to optimize their product pages for conversion? And for that matter, are they using comparison charts to help in this endeavor? If these pages are lacking (or non-existent), here’s your chance to provide some guidance.

Caveat: DO NOT start by offering the client an unsolicited opinion about their product pages.

Instead, think about starting with an attention-getting statistic:

- “As you know, more and more consumers are getting comfortable with the idea of opening an account online. Our own studies showed a dramatic rise in online account opening – 14.5% – during the pandemic. And this trend may never go down to pre-COVID levels.”

You can transition here to your next question. But if you need more background information on the aforementioned Kasasa study, you can access the press release here: <https://www.businesswire.com/news/home/20200616005614/en/New-Consumer-Study-Kasasa-Shows-Consumers-Spending>



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- “Obviously, your website product pages plays a crucial role in attracting new customers [members] – [even if you don’t offer online account opening.]”
- “Have you considered optimizing your product pages to make your products more attractive?”

[Allow for at least 10 seconds of wait time here. The client may not have considered the importance of a product page in the conversion process.]

The client may very well have some ideas. Hear them out. Or you might get dead air.

Either way, when you have an opportunity, you might want to bring up a few suggestions presented in this chapter, e.g., keep product pages to single products to minimize decision fatigue, use the sales funnel as a guide when laying out content, make CTA buttons prominent.

To reinforce your feedback, you could also share an actual FIRSTBranch product page with this client (like the example site we discussed earlier). Point out some of the areas that effectively convey this new rule.]

- Regardless of which route you’ve taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to Know

Homepage:

A web page that serves as the starting point for a website. It also serves as a landing page to attract visitors. Most homepages include links to prioritized content.

For a FIRSTBranch, the homepage would include a wide range of promotions related to products, services, community involvement, and more.

Downstream Page:

This is a web page found within a proper website, typically accessible through the main navigation. These pages can serve a variety of purposes, from relaying general information to being more conversion focused.

The majority of FIRSTBranches have three types of downstream pages: list (or category pages), which are designed to help the user choose a product or service through a brief overview; product pages, which are designed to promote specific products or services with the intent of selling; details pages, which are designed to relay information (such as an about us page).

Decision Fatigue:

In psychology, refers to the deteriorating quality of decisions made by individuals who have been exposed to a sustained period of decision making. Decision fatigue can lead to a number of effects,

such as: a reduced ability to make trade-offs; decision avoidance; and reduced willpower, resulting in choices that will have negative long-term outcomes.

Because users have a limited amount of cognitive bandwidth, consideration should be given to decision fatigue when designing your website, and especially those pages that require a user to choose between similar products. Presenting them with too many decisions and options can cause them to become overwhelmed – resulting in no decision or even leaving your site entirely.

Product Page:

A type of downstream pages that is typically designed with the intent to make a sale. To help a user make a decision to buy, a product page should include all the important information about the product – ultimately making the product more attractive.

Sales Funnel:

One of the fundamental concepts in sales and marketing. A sales funnel represents the path most buyers take as they go through the various steps of decision making – with the final step representing the marketing objective.

The top of the funnel represents the leads – while the narrower bottom represents how many of those leads are converted to customers as a result of going through the sales process. Most companies use the funnel concept to track prospects and to align marketing and sales efforts internally. Stages of a sales funnel can vary dramatically, but the classic model follows these four steps

(actual verbiage can vary): Awareness, Interest, Consideration, and Action.

Call to Action:

In marketing, a call to action (CTA) is the desired response that the marketer wants the user to take. For example, on a web page a CTA is often a short phrase encapsulated in a prominent button that directs the user to click to complete a sale, or it can simply move the user further along towards becoming a consumer of that company's goods or services. To be effective, a CTA should be easily seen and should be located near the marketing message.

For a FIRSTBranch, there are CTAs located throughout the homepage, as well as on individual product pages. Example CTAs might use simple phrases like “Learn More,” “Open in Minutes,” and “Request Information.”

Comparison Chart:

A basic comparison table uses columns for the products or services, and rows for the attributes. It allows for quick and easy comparison between each offering's features and characteristics. A comparison chart – when well executed – can help a user make a decision, while reducing decision fatigue.

Most FIRSTBranches include an account feature comparison chart that features an institution's most popular checking accounts.

Conversion:

In marketing, refers to the desired action a user takes as a result of some marketing message. Simply put, if a user responds to your call to action, a conversion has happened. For example, if a targeted user opens a marketing email – the desired action – then you have a successful conversion.

Main Navigation:

Also called: global navigation, primary navigation, navbar.

The main navigation typically represents the top-level pages of a site's structure – located downstream of the homepage. The items in the main navigation allow users to access additional web pages.

Overall, a main navigation supports a variety of user tasks and modes of information seeking, including known-item seeking, exploration, and even re-finding. From a user's standpoint, the main navigation plays a critical role in using the site and accessing content.

List Page:

Also called: category page, product listing page.

A list page will group pages with similar content together and may contain subcategories to help the user in their search. List pages make it easier for the user to navigate a site and narrow their search for a particular product or product type. A category page will group pages with similar content together and may contain subcategories to help the user in their search. It is



important to arrange these pages so that they streamline the user experience and help them find what they are looking for as easily as possible.

All FIRSTBranches include list pages to aid in navigation.

Rule #8

Help them find it... and fast.

Wherein we discuss the role of navigation, and how most users approach it: as a way to find something quickly – while expending the least amount of effort.

We've spent considerable time exploring homepage content and design, as well as product page considerations. So you're probably wondering – why did we wait this long to get to **navigation**? Shouldn't it have come up earlier?

Don't get us wrong, site navigation is absolutely crucial to the user experience – but it's rarely what the user looks at first... or even second. Countless studies have borne out a simple truth: users don't care about the navigation until they actually need it.¹

Perhaps your **homepage** has done its job. You've piqued someone's interest – and now they're ready to dig a little deeper (well done!). The user may decide to click on a promotion, or scroll to the top and access a page from the main navigation.

Whatever path the user takes, there's one important lesson to keep in mind: they shouldn't have to work very hard to get there.²

You might even have heard that no destination should take more than three clicks. This is a myth that eventually became a rule.³ The intent is good, but the truth is more complex: a user needs to make sense of your navigational structure – and needs to know that they are getting closer as they advance toward a desired page.

To help the user out, we suggest you stick to established norms. After all, a user may circumvent your main navigation entirely, especially if they can find a desired link in another common place. Don't let them down. Put popular links in the **header** or **footer**, where they'll look first. For most FI sites, these **utility links** include: search, contact information, locations and hours, routing number, rates, and fees.

Other decisions aren't so clear cut, and may require input from a creative professional. For example, should you hide your main navigation behind a so-called **hamburger menu**? And for that matter, should you make your header sticky (i.e., a **fixed header**)? Sounds messy, but these two approaches are becoming more popular as users learn how to use them through repetition.

One approach that is a clear winner is the **mega menu** – especially for larger websites. These extensive menus allow for users to quickly scan the available content, then make a decision without having to rely on memory.⁴

Of course, a user should be able to get back to the homepage immediately, no matter where they are. That's why your **site ID** – the logo up in the header – should always serve as the home link.

Your main navigation, along with all the other aforementioned links, are referred to as **global navigation** for a reason: they can be found on any page. And they are indispensable in creating a great user experience.⁵

Lest we forget, most users will go to your website for a very specific reason: to access their bank account. You can make some accommodations for the placement of those online banking fields, or you can just hide them behind a prominent button. We suggest you go with the latter option for a cleaner layout (Rule #6) – and use the precious real estate for a hero instead (Rule #2). Most users won't care how they got there after a few repetitions anyway.

One thing they will care about: how you talk to them. More on that in Rule #9.

Notes

1 Kate Moran (2020) How People Read Online: New and Old Findings, Nielsen Norman Group, <https://www.nngroup.com/articles/how-people-read-online>

2 Danny Halarewich (2016) Reducing Cognitive Overload For A Better User Experience, Smashing Magazine, <https://www.smashingmagazine.com/2016/09/reducing-cognitive-overload-for-a-better-user-experience/>

3 Page Laubheimer (2018) The 3-Click Rule for Navigation Is False, Nielsen Norman Group, <https://www.nngroup.com/articles/3-click-rule/>



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4 Jakob Nielsen (2017) Mega Menus Work Well for Site Navigation, Nielsen Norman Group, <https://www.nngroup.com/articles/mega-menus-work-well/>

5 Priscilla Esser (2018) Implement Global Navigation to Improve Website Usability, Interaction Design Foundation, <https://www.interaction-design.org/literature/article/implement-global-navigation-to-improve-website-usability>

Quick Overview

Here are the **key takeaways** for Rule #8:

1. Whatever path the user takes, there's one important lesson to keep in mind: they shouldn't have to work very hard to get there.
2. The three-click rule is arbitrary. A user needs to make sense of your navigational structure – and needs to know that they are getting closer as they advance toward a desired page.
3. To help the user out – we suggest you stick to established norms. After all, a user may circumvent your main navigation entirely, especially if a desired link can be found in another common place.
4. Put popular links in the header or footer, where they'll look first. For most FI sites, these utility links include: search, contact information, locations and hours, routing number, rates, and fees.
5. Your main navigation, along with all the other aforementioned links, are referred to as global navigation for a reason: they can be found on any page.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Electro Savings Credit Union | www.electrosavings.com

With its white space and bold font treatment, the main navigation stands out as an attractive design element, inviting the user to explore the various task-oriented options (e.g., save, spend, borrow).

A click on any one of these navigational items reveals an expansive mega menu that offers all of the related options at once – allowing the user to make an informed decision and arrive at a page quickly. Notice the non-intrusive side promotion, smartly leveraging this space to highlight a specific product.

The header also provides a variety of popular pages – called utility links – that most users would expect to find either here or in the footer. These pages include contact, locations, search, and so on. The online banking log in fits nicely alongside these links – it may not take up a lot of space, but it is hard to miss with its dark blue, button treatment.

As a user scrolls the homepage, they will encounter a variety of promotions – all accompanied with links that serve as alternate paths to the same content found in the main navigation menus. This built-in redundancy makes information easier to find – a good thing when it comes to the user experience.



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Like the header, the footer at the bottom also includes a variety of important links. In this case, we find several links that help this FI to stay compliant, such as the privacy policy and NCUA logo. Not to be missed, the slim band right above includes three prominent destinations: a loan application, a membership application, and blog content.

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Explore your client’s website using the navigation provided. You might even want to give yourself a make-believe task, such as to find the FI routing number, or the about us content. Ask yourself, was this an intuitive experience, or can the client do more to improve the navigation?

Here are a few other things to look for:

- Are the main navigation items self-explanatory? When clicked, do they reveal all of the page options at once, like a mega menu? Or do you need to click further to access a page?
- Are there utility links in the header or footer? Is the online banking log in found in the header, or is it in another area that can be easily missed?

If you found the navigation lacking, here’s your chance to provide some feedback and guidance.

Caveat: DO NOT start by offering the client an unsolicited opinion about their navigation.

Instead, think about starting with an attention-getting question:

- “There’s a popular belief among website owners that goes something like this: ‘If I can find it on our website, then anyone can find it.’ But the reality is, you’ve trained yourself over time to use your website. Many of your users are coming to your site for the very first time.”
- “Have you thought about conducting some research to find out how customers [members] are using your website?”

[Allow for at least 10 seconds of wait time here. The client may not have considered the importance of usability testing.

The client may very well have some ideas. Hear them out. Or you might get dead air. Either way, when you have an opportunity, you might want to bring up a few suggestions presented in this chapter.]

- “I took a few minutes today to explore your website and gave myself a few pretend tasks. Here’s what I uncovered...”

[This is a great opportunity to share some of your findings, some best practices, and so on.

To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.

To advance the conversation, you could close with this suggestion:]

- “Of course, we would also recommend that you conduct some of your own research. Here are some ideas:
 - Surveys — have a set of specific questions distributed to a large number of respondents in order to identify pain points and results.
 - User Interviews — have a conversation with current (or potential) users to learn more about their preferences, behaviors, and expectations.
 - Usability Testing — give a set of specific tasks to a user with your website in order to identify strengths and weaknesses.
- Regardless of which route you’ve taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to Know

(Website) Navigation:

All of the links, labels, and other elements that, taken together, comprise a system that provides access to pages and help users orient themselves while interacting with a given web site. Good navigation enhances understanding, reflects brand, and improves the overall credibility of a site.

Homepage:

A web page that serves as the starting point for a website. It also serves as a landing page to attract visitors. Most homepages include links to prioritized content.

For a FIRSTBranch, the homepage would include a wide range of promotions related to products, services, community involvement, and more.

Header:

This is the topmost section found at the top of any website, and viewable from most if not all downstream web pages found within that website. An effective header would include global elements that are required to identify and navigate the website, e.g., a logo and/or brand identification of some sort, primary navigation (a navbar or expandable menu button), and ancillary links that would aid in navigation. The header, along with the footer, is crucial in aiding navigation and helping to provide a good user experience.

All FIRSTBranches headers include an FI logo, typically located to the very left of the header, a primary navigation bar (or menu button), a prominent online banking button, and utility links to popular pages that aid the user experience (e.g., search, locations & hours, contact us).

Footer:

Footers are located at the bottom of most every web page, and can take many forms depending on the type of website in which it is found. The footer, along with the header at the top of the web page, plays an important role in providing a good user experience.

Utility (Navigation) Links:

Mostly comprised of secondary actions and tools, such as contact, subscribe, sign in, and join. These popular destinations strongly affect website user satisfaction, user experience, and engagement. For these reasons, utility links should be found where users expect them to be, such as the header or footer. To accommodate a variety of user paths, these links should also be accessible through the main navigation.

Hamburger Menu:

Also called: menu button, side menu, navigation drawer, “those three little lines.”

A website design feature that incorporates the main navigation, and is typically represented as a button with three parallel lines (among other variations). Because a hamburger menu essentially

hides the main navigation items – it must be clicked or tapped to reveal those items – it is sometimes referred to as a form of hidden navigation. Although hamburger menus are prevalent in mobile websites, their adoption to desktop has been a more controversial topic within UX circles.

Fixed Header:

Also called: sticky header, sticky nav.

Refers to a website header (or a more minimal version of the header) that remains visible at the top, even as a user scrolls through a page. There are pros and cons to fixed headers; nevertheless, they remain a design trend. For example, one benefit is that they allow for a user to quickly access the main navigation without having to scroll up. One downside is that, because the header is always visible, it can take up valuable space on a web page.

Very few FIRSTBranches feature fixed headers – they are only included when a client shows a preference for them.

Mega Menu:

Sometimes spelled as one word: megamenu.

A type of dropdown menu in which many choices are displayed at one time, allowing for a user to make a choice at a glance. These menus are often used in conjunction with the main navigation – and appear when a user clicks on a specific main navigation item.

Because they accommodate a large number of options, they are prevalent in larger websites, and especially in ecommerce sites. Because of their expansive nature, mega menus can help users find their content efficiently.

Most new FIRSTBranches feature mega menus for their positive impact on the user experience.

Site ID:

Refers to the logo located in the website header, often in the top left corner. Most users have learned over time to select this element anytime they need to access the homepage. A site ID also signals to the user who owns the website. Sometimes the site ID is supplemented with a text “Home” link that can also be found in the header.

Global Navigation:

Those areas of the website that provide navigational options, such as the main navigation items located prominently in the header, and appear identically across all different pages so as to provide a consistent means of traveling to anywhere in the website. Both the header and the footer (and the links therein) can be considered a part of the global navigation, but only if they appear consistently in all of the pages.

Rule #9:

Talk with them, not at them.

Wherein we discuss the impact of tone of voice on users. Spoiler: they don't like it when you sound like a bank. Instead, prioritize a tone of voice that is more informal – and ultimately more human.

We'll admit it, they're the elephant in the room. We've barely talked about them. And yet, so many of the rules we've covered address their concerns and preferences. Yes, we're talking about **Millennials**.

As a consumer group, it's clear that Millennials hold a lot of sway. And for good reason: they make up a quarter of the U.S. population, and their spending power is increasing as they pay off loans and get better jobs.¹

Here's another fact about Millennials – one that you might have experienced firsthand. They don't like to be marketed to. Well, not in a traditional way. That's one big reason why advertisers now spend more on social media and **paid search** than on print.²

This means your website –and your digital presence as a whole – are only becoming more important.

So make sure that when your visitors do come, they feel welcomed. Of course, your design choices play a part. But your choice in written words is just as important. If you've engaged users with a conversational tone in your social media, then by all means keep it conversational in your website **copy** too.

The last thing you want to do is to have an inconsistent **tone of voice** – to sound one way in social media or ads, and another way on your website.

Remember, your written tone of voice conveys your attitude. And your attitude impacts how users feel about your **brand** as they scroll your website. As a matter of fact, one extensive study³ found that the right tone of voice on your website can help you come across as more friendly, trustworthy, and desirable.

In case you were wondering, the clear preference for test participants was an informal tone of voice.

So what does an informal tone of voice sound like? For starters, it probably doesn't sound like a bank. An overly authoritative tone of voice just doesn't resonate, especially with Millennials. (Too official.) And self-congratulatory language can backfire. (Too self-centered.)

If anything, an informal tone of voice sounds more like everyday human speech. Of course, it's easy to go too far – and risk coming across as something you are not. It's important to strive for authenticity here.³ So where to start?



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Think social media versus press releases. Both communications are intended for virtually the same audience, and yet social media messages tend to come across as more informal. This is generally the tone that you want to adopt across your website – as long as it works with your brand guidelines.

If you have not yet developed official guidelines, you should. They'll help you to stay consistent and build brand recognition over time.⁴ Don't go it alone. If you need some input, look to a marketing or creative specialist.

It is important that you strike the right balance. Don't let your informal tone of voice interfere with your communications. After all, you still have to be trusted with peoples' money. You don't have to be funny. You don't have to be irreverent. You just have to show that you care. Because at the end of the day, it's caring people who live out your **brand promise** every day.

Notes

1 Kristen Bialik and Richard Fry (2019) Millennial Life: How Young Adulthood Today Compares with Prior Generations, Pew Research Center, <https://www.pewsocialtrends.org/essay/millennial-life-how-young-adulthood-today-compares-with-prior-generations/>

2 Author Unknown (2019) Social Media Overtakes Print to Become the Third-Largest Advertising Channel, Zenith, <https://www.zenithmedia.com/social-media-overtakes-print-to-become-the-third-largest-advertising-channel/>



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3 Roger Dudler (2017) The Age of Authenticity: Why Brands Need to Get Real, Frontify, <https://www.frontify.com/en/blog/the-age-of-authenticity-why-brands-need-to-get-real/>

4 Kate Moran (2016) The Impact of Tone of Voice on Users' Brand Perception, Nielsen Norman Group, <https://www.nngroup.com/articles/tone-voice-users/>

5 Eugenia Verbina (2019) How to Define Your Brand's Tone of Voice: Infographics & Examples, SEMrush (Blog), <https://www.semrush.com/blog/how-to-define-your-tone-of-voice/>

Quick Overview

Here are the **key takeaways** for Rule #9:

1. Due to Millennial preferences, advertisers now spend more on social media and paid search than on print. The resulting traffic will likely end up on your website.
2. Don't alienate these new website visitors by sounding more formal than you do on social media – instead, strive for a tone of voice that is more human (and less banky).
3. After all, your tone of voice conveys your attitude. And your attitude impacts how users feel about your brand as they scroll your website.
4. Look to your social media tone of voice as a guide. This is generally the tone that you want to adopt across your website – as long as it works with your brand personality.
5. It is important that you strike the right balance. Don't let your informal tone of voice interfere with your communications. After all, you still have to be trusted with peoples' money.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

THE LOCAL Credit Union | www.thelocalcreditunion.com

Make no mistake about it, THE LOCAL is a credit union that speaks the language of its core SEG – labor unions. Their unapologetic meta title sets the stage for new visitors: “Serving the Middle Class.”

The homepage hero immediately engages the user with a pithy headline treated in a stout, all caps font: “DREAMS DON'T JUST HAPPEN.” This counter-intuitive statement, meant to draw in a user's attention, should resonate with this institution's blue-collar audience. It also serves as a refreshing departure from so many loan promos that promise (overpromise?) just that – dream fulfillment.

The two promotions just below continue to rely on everyday language – in this case, commonplace catch phrases. In a conversation, we wouldn't think twice about them. But here they come across as tone-perfect: “Stop digging for change,” for a credit card promotion, and “Hit the big one,” for a prize-driven savings account.

The homepage continues to delight with its everyday voice – we can imagine conversations revolving around kids being put to work (youth savings), or the Lions game next Sunday (mortgage



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loans). Near the bottom, we are presented once again with a counter-intuitive headline that begs for further reading (exactly the point): “PROUD TO BE A NUMBER.” Turns out there is a bit of jargon after all; however, it doesn’t have anything to do with banking. Instead, this number happens to be a reference to the various local labor unions served, and their unique identifying number. These are the same labor unions, by the way, displayed prominently in a carousel just below.

The casual, yet proud tone of voice adopted throughout this homepage would make any would-be consumer (and labor union member) feel right at home – and it should invite further exploration into the rest of this superb FIRSTBranch. Job well done!

Coaching Tips

Here is a suggested talk track to guide you during your next client conversation.

Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Explore your client’s website – read the homepage copy and a sampling of the downstream pages. Ask yourself, is the prevalent tone of voice appropriate for this specific FI?

Here are a few other things to look for:

- Does the tone of voice sound like a human having a conversation? Or does it sound generic, like every other financial institution? Try reading some of the headlines out loud.
- How does the tone of voice make you feel? What do you think is the attitude of this FI, if you were to base it on their tone of voice?
- Could any of the copy pass for social media messaging (which is typically more conversational)? Do any lines delight (make you laugh, pique your interest, etc.)?

If you found the tone of voice lacking, here’s your chance to provide some feedback and guidance.



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Caveat: DO NOT start by offering the client an unsolicited opinion about their tone of voice.

Instead, think about starting with an attention-getting question:

- “Like so many of our other clients, you’re probably looking to attract more Millennials and even Gen Z to your institution. One thing that always comes up about Millennials is that they want authenticity from their brands”
- “But have you ever stopped to consider what authentic looks like, or sounds like?”

[Allow for at least 10 seconds of wait time here. The client may not have considered the importance of authenticity.]

The client may very well have some ideas. Hear them out. Or you might get dead air. Either way, when you have an opportunity, you might want to bring up the importance of tone of voice, and how it impacts consumer perception.

- “One way we define authenticity is the way you communicate with customers [members]. It’s about sounding more real, and less formal – kind of like the way you might sound on social media. We refer to it as your tone of voice.”
- “I took a few minutes today to explore your website and gave myself a few pages to read. Here’s what I uncovered...”

[This is a great opportunity to share some of your findings, and make some suggestions.]



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To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some of the areas that effectively convey this new rule.]

- Regardless of which route you've taken, you are now consulting with the client. Well done! You have demonstrated some expertise and deepened your working relationship by providing additional value.

Terms to Know

Millennial:

Also called: Generation Y (or simply Gen Y)

The demographic cohort following Generation X and preceding Generation Z. Researchers and popular media use the early 1980s as starting birth years and the mid-1990s to early 2000s as ending birth years, with 1981 to 1996 a widely accepted defining range for the generation.

Paid Search:

Also called: Search Engine Marketing (SEM); sometimes used interchangeably with Pay-Per-Click (PPC)

Paid search works to drive traffic to a website through the strategic placement of relevant ads (usually located at the top of the search engine results page, or SERP for short).

This type of marketing can be done, for example, through a vendor like Google Ads, which charges a fee when someone clicks on that link. In Google, paid search results have a little green box with the word “ad” before the listing; this is where a company has paid to have their page show up at the top of the list.

Tone of Voice:

Also called: written tone, writing voice

In writing, refers to the wide range of possible tones conveyed through word choice, syntax, punctuation, sentence structure, and more.

When it comes to web content, the chosen tone of voice can have a lasting impact on visitors. For example, it can help a business stand out from competitors, communicate efficiently and effectively, and even convey their brand personality

Some examples of tone of voice include: funny, or its opposite, serious; formal; casual; irreverent; enthusiastic; confident; conversational; sophisticated.

Brand:

A concept that is widely used but unevenly understood. The American Marketing Association (AMA) defines it broadly: “A brand is a name, term, design, symbol, or any other feature that identifies one seller’s good or service as distinct from those of other sellers.”

Brand has also come to mean the idea or image that people have in mind when thinking about specific products, both in practical and emotional ways. This definition, however, is sometimes described more specifically as the brand position.

Brand Guidelines:

Sometimes called: brand identity guidelines

A set of rules focused on a specific brand, and how the brand should be treated internally and externally to ensure consistency

across channels. Brand guidelines always include visual guidelines (logo usage, color palette, typography); they can also cover your company's mission, brand voice, imagery, and more.

Brand Promise:

Typically, this is a statement that sums up an organization's purpose for existing. It often encapsulates or restates the vision or mission statement, but in a way that may come across as more purpose-driven or actionable. The intended audience is most often external — like a customer or member — but it can also serve to inspire internally.

Rule #10:

Let them see right through you.

Wherein we discuss some practical ways to build trust with your website visitors – and it starts by being more open about who you are, why you exist, and what you believe.

We've learned that an informal tone of voice will go a long way in humanizing your brand, and help it come across as more authentic (see Rule #9 for more). However, it's all just words on a (web) page if you don't back it up with deeds.

In fact, one of the best ways to build trustworthiness – and as a financial institution you absolutely should – is by becoming more transparent.¹ Tell your website visitors who you are, what you stand for, and what you've done.

Let's start with the content that's the most relevant – your about us page.

Sure you have an about us page now, but have you reviewed the content lately? And for that matter, have you made it easy to find? See Rule #8 for some tips on improving your navigation. Because whether you like it or not, most users who are researching your institution will visit this page (and even other related pages if they are grouped together).

To make it worth their while, be sure that your about us content is written in the same **tone of voice** as the rest of your website, with a clear **value proposition**. To convey your value to the consumer, you can also include a representative assortment of products and services, with links to those product pages. Don't forget your mission statement, vision, and corporate values. To demonstrate your longevity and stability, include a history section or timeline.

To personalize your institution, you can include real images of the people who work there, starting with your leadership. In general, about us pages can drag on with too much text, and not enough images. Keep things engaging with a variety of **design elements**, like photos, icons, and videos. And to make it all easier to read, break up long sections into shorter paragraphs, and use headings to allow users to skim.

Social responsibility is also important. Be bold about what you stand for as a business or organization, and the values that you've embraced. Your Millennial audience will appreciate you for it.² If you're active in your community, by all means include a page that describes your involvement and how you're making it an even better place to live and work.

Your homepage is an ideal platform to highlight your community involvement. If you are thinking about revamping your homepage – as discussed in Rule #3 – then be sure to include community involvement in your top ten list. Even if users only skim these sections, they will still get a fuller picture of what you stand for.



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Of course, you wouldn't be where you are without the people who have chosen to bank with you. Don't forget to put the spotlight back on them. A page dedicated to your customer/member success stories would certainly help to tell that story. A good start could be a simple testimonials page that offers some social proof. And if you're a more commercially focused institution, consider highlighting some of the local businesses that you've partnered with.

Transparency goes much deeper than just celebrating who you are and what you believe. It's also about making it clear that you have nothing to hide, and furthermore, that you're not out to get anyone.³ A rates page and a fee schedule will go a long way in reinforcing this message. Often overlooked, but just as important, are your overdraft opt-in and overdraft protection pages. After all, hidden fees can be deal breakers for a lot of consumers.

There are many more ways to build trust with your consumer base that go beyond the content discussed here. Nevertheless, these pages are a solid step in the right direction.

Notes

1 Author Unknown (2019) #BrandsGetReal: Social Media & the Evolution of Transparency, Sprout Social, <https://sproutsocial.com/insights/data/social-media-transparency/>



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2 Author Unknown (2019) The Deloitte Global Millennial Survey 2019: Optimism, Trust Reach Troubling Low Levels, <https://www2.deloitte.com/global/en/pages/about-deloitte/articles/millennialsurvey.html>

3 Author Unknown (2017) Millennials: Attract, Engage, Retain, Harland Clarke, https://www.harlandclarke.com/files/user/page2711/Harland_Clarke-millennials-eBook.pdf

Quick Overview

Here are the **key takeaways** for Rule #10:

1. One of the best ways to build trustworthiness as a financial institution is by becoming more transparent. Tell your website visitors who you are, and what you stand for.
2. Start with the content that's all about you – your about us page. Review your existing content, and make sure it reflects who you are now.
3. Here are some things to look for: mission and vision, a clear value proposition, and images that put a face on your institution.
4. Social responsibility is also important. Describe the causes in which you're involved – charities, fundraisers, community events. Your homepage is a great place to promote these efforts.
5. To reinforce your transparency, consider including a rates page, a fee schedule, and an overdraft opt-in and/or overdraft protection pages. After all, hidden fees can be deal breakers for a lot of consumers.

Example Site

Take a look at this live FIRSTBranch website. But just remember, it's liable to change without notice.

Associated Healthcare Credit Union | www.ahcu.org

While most FI websites include about us content, AHCU's FIRSTBranch demonstrates an exemplary attention to detail. Notice, for example, the "Connect" verbiage used in the main navigation – a subtle touch that not only invites new visitors to learn more, but to actually strike up a banking relationship.

Right above this menu and readily accessible, we see a call out to the rates page in the utility links. Not only that, their actual rates are highlighted later in the homepage, in a prominent band. Clearly, this FI competes on rates, but the fact that they have made these links prominent only helps to make them come across as more transparent.

Just below the aforementioned rates promotion, we see a video that conveys a heartfelt message of appreciation for frontline healthcare workers. The homepage closes at the bottom with a feelgood callout to both their educational efforts and community involvement: "AHCU IS FOR THE WHOLE YOU." Not to be missed, a user can easily view this FI's fees by clicking the "Service Charge Schedule" in the footer.

Back at the top, the connect menu mentioned earlier offers a wide array of pages that only serve to reinforce the credibility and



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transparency of this institution. Notice that there are whole pages dedicated to testimonials, community engagement, news and events, a blog, and even a page that focuses on their partnering brand, Kasasa.

There is much more to explore on this superb website. However, just based on this cursory tour, it's clear that AHCU is consumer-focused and proud to serve their core membership base.

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Remember, the underlying goal for any rule discussion is to help the client identify some areas of their existing website – FIRSTBranch or not – that may require some attention.

Explore your client's website – scan the homepage (especially the header and footer links) and a sampling of their about us pages. Ask yourself, is this FI prioritizing transparency through the information they are providing?

Here are a few other things to look for:

- Is there a rates page, fee schedule, and overdraft information provided? Is it easy to find?
- Does the about us section provide enough information on this FI? Did you find a mission and vision statement or a description of their corporate values? Are they clearly conveying their value proposition? Is there a team page dedicated to the people who work there?
- Did you find a page that describes their social responsibility (such as a community involvement page)?

If you had a hard time locating this content – or perhaps it was missing outright – here's your chance to provide some feedback and guidance.

Caveat: DO NOT start by offering the client an unsolicited opinion about their tone of voice.

Instead, think about starting with an attention-getting question:

- “Like so many of our other clients, you’re probably looking to attract more Millennials to your institution. One thing that always comes up about Millennials is that they want more transparency from their brands.”
- “Transparency is a term that you’ll hear a lot, but have you ever stopped to consider what it means to be more transparent?”

[Allow for at least 10 seconds of wait time here. The client may not have considered the importance of authenticity.

The client may very well have some ideas. Hear them out. Or you might get dead air. Either way, when you have an opportunity, you might want to bring up the importance of going above and beyond when it comes to providing information on their website.

- “One way we define transparency is your willingness to share information – not only about who you are and what you stand for, but also about how you charge for your products and services.”
- “I took a few minutes today to explore your website and gave myself a few tasks. Here’s what I uncovered...”

[This is a great opportunity to share some of your findings, and make some suggestions.



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To reinforce your feedback, you could also share an actual FIRSTBranch with this client (like the site we discussed earlier). Point out some areas where this site effectively conveys this new rule.]

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Unique Value Proposition:

Also known as a unique selling proposition (USP), a value proposition is a statement that clearly conveys some sort of benefit, promise, or competitive differentiator (sometimes all of those things). It is often found on the homepage of a website, and is meant to attract potential customers. The Unique Value Proposition is also a form of brand messaging.

Design Elements:

In visual design, these are the building blocks that are arranged to communicate a message; typically used in relation to these



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elements: line, shape, negative/white space, volume, value, color and texture.



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