Gulf & Fraser

Content Strategy

Current state

February XX, 2023

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Content Strategy

Content Strategy | Actions

Completed:

- Content workshop – to gather **internal thoughts** on website content
- Content review – to gather **external findings** on website content
- Google Analytics review – to gather **data on website use**
- Gulf & Fraser resources review – to understand **current position** using resources provided
- Market trend review – to understand the **FI market and trends**
- Site Crawl – to gather **objective data** on the website and content

In Progress:

- xxx

Review

Homepage

XXX

Looks good:

- Retains negative space well
- Great CTAs
- Colorful

Needs work:

- Too many CTAs – can be overwhelming in combination with a confusing IA
- Missing the community feel that your customers come to you for

Review

How do I…

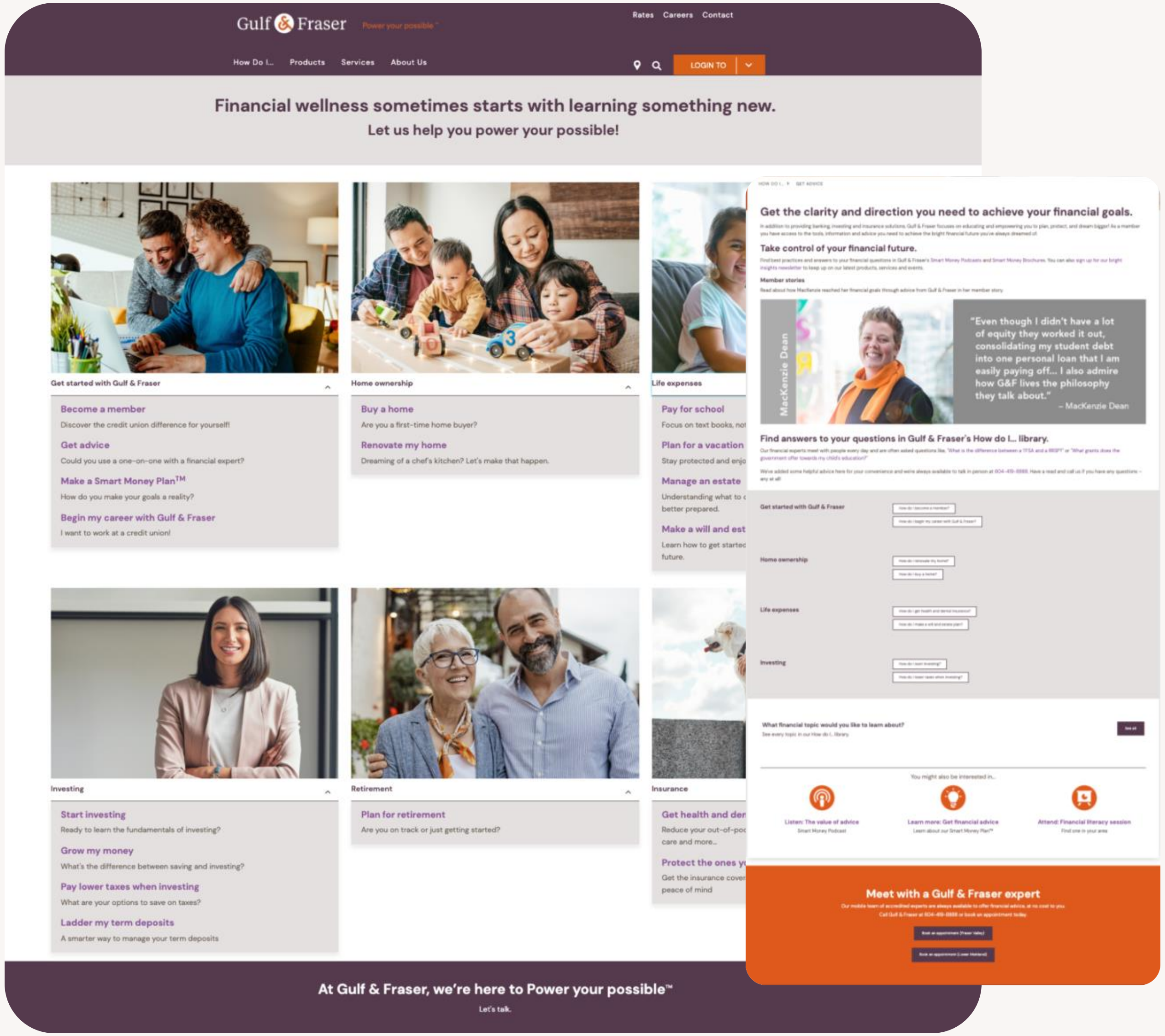
XXXX

Looks good:

- Topic areas are intuitive
- Titles start with verbs
- Pages point to services

Needs work:

- The concept of financial wellness, is not clear from the 'How do I…' title
- Some areas lack content
- Images take over the page
- Some topics have content that feels more appropriate elsewhere e.g., 'Begin my career with Gulf & Fraser'
- Individual pages lack conciseness and user focus



Review

Gulf & Fraser

FAQs

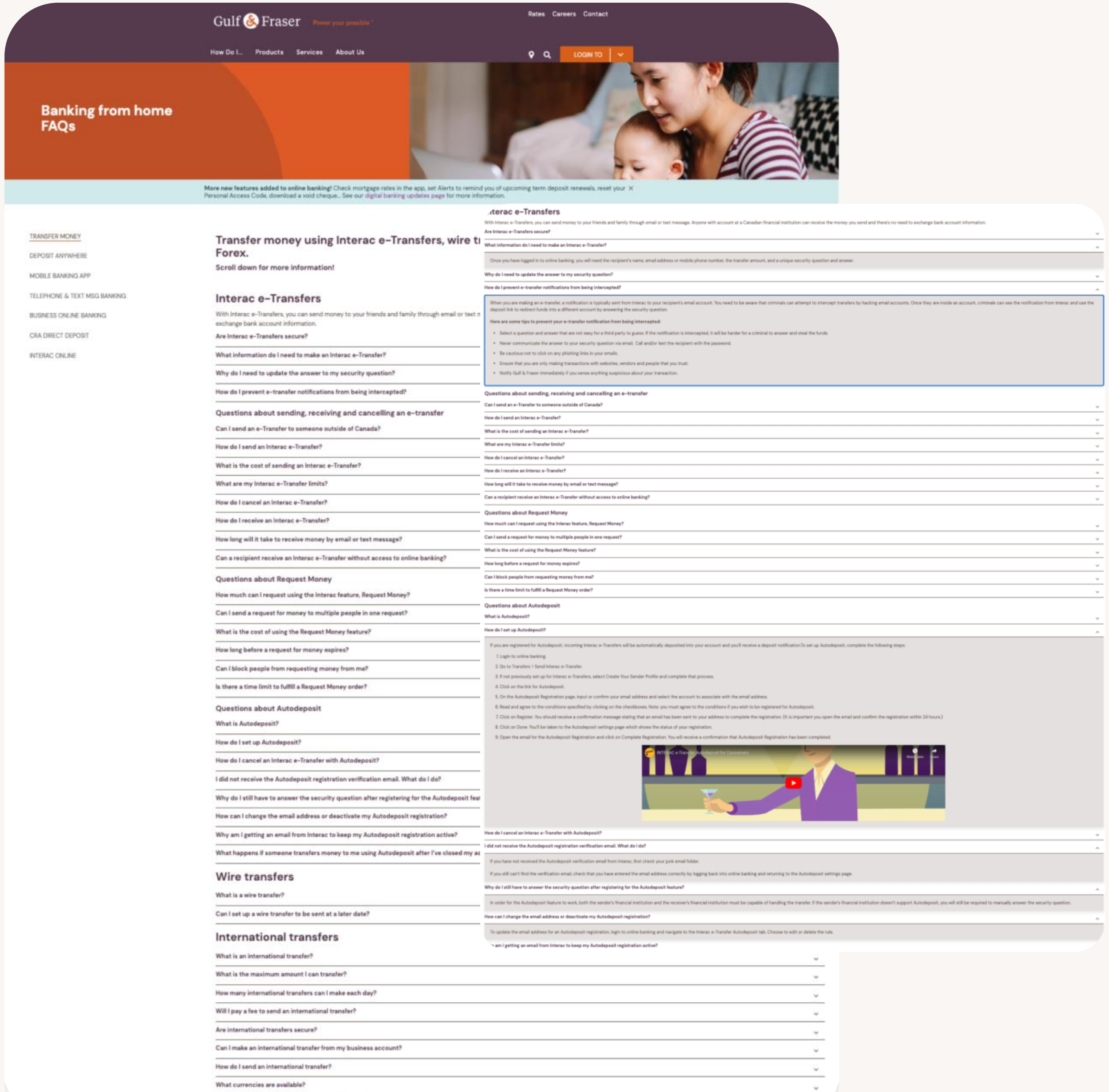
XXX

Looks good:

- Lots of great topics and advice
- Clear troubleshooting steps
- Video guides

Needs work:

- Overwhelming amount of content
- Not easily searchable
- Framed as questions, which makes it harder to scan
- Steps are long, and don't use plain language, it's also hard to identify UI options.



Review

Grow your money

xxx

Looks good:

- Clear business offerings

Needs work:

- Too much information squeezed into one page
- Both PDFs are the same document
- Capitalized content is hard to read

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Content Priorities

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Financial Wellness

Gulf & Fraser

Own Financial Wellness

Gulf & Fraser can give members the opportunity to become financially well through a larger portfolio of focused advice content.

When users hear 'Financial wellness'... They think 'Gulf & Fraser'.

Customers want more control of their financial situation, but they don't have the time, knowledge or resources to do it. That's where Gulf & Fraser can lead amongst other FIs.

A larger portfolio of advice and learning content, can give users the tools and information they need to grab life with both hands.

Empower them to make better decisions about money, safe in the knowledge that Gulf & Fraser only want the best for them.

Encourage members to:
Be bold, be confident, be financially responsible.

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Users and Role Holders

Both users and role holders feel similarly about what Financial Wellness means and want users to be more educated about money.

USERS

Users are calling out for materials and resources to help understand their own finances better.

They're openly asking for information that can help them to improve their finances and plan for the future.

They want to feel stable and secure, even when things feel uncertain or challenging.

To users, Financial Wellness means:

- Stability and security
- Living well
- Having extra money
- No financial stress

ROLE HOLDERS

Role holders in key areas of the business believe that Financial Wellness information can really improve how members see the organization.

They want users to be more prepared and aware of their finances and the services offered.

Empowering users to make educated decisions about their money and coming to Gulf & Fraser to help them reach their goals.

To role holders, Financial Wellness means:

- Not being burdened by debt
- Being empowered
- Being able to pay your bills
- Achieving their financial goals

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Milestone Moments

Gulf & Fraser can lead in this space by being honest about the different financial situations a user might find themselves in, and how to prepare for the future.

It's time to get real about money.

Users don't want sales pitches, beating around the bush, or avoidance tactics. They want to know exactly what to do, at exactly the right time.

We want to prepare them for anything, support them through decision making, and encourage them to continue on their journey.

If you can successfully teach someone how to handle their own finances at key moments in life, you'll quickly build their trust.

You can do this through a wider variety of user-centred topics, that highlight personal situations over product selling. It's not personal, but it feels like it.

Milestone Topics

Be real about their situation

- Negative
- Neutral
- Positive
- Future
- Dependant

Be confident with money

- Take calculated risks
- Discuss with family/friends
- Access to the right tools
- Budget well

Be ready for the big moments

- Unemployed
- Retired
- Widowed
- Starting a family
- Buying a home

Be the change

- Children
- Teens
- Young adults/Gen Z
- Adults/Millennials
- Older generation

Structured Pages

Advice pages should focus on preparing, supporting and encouraging users, rather than selling products and services.

User-focused, every time.

Create a variety of topics, in simple, easy to digest formats. Break your content up into three main areas. For each area, try to answer these questions:

Prepare | Introduction

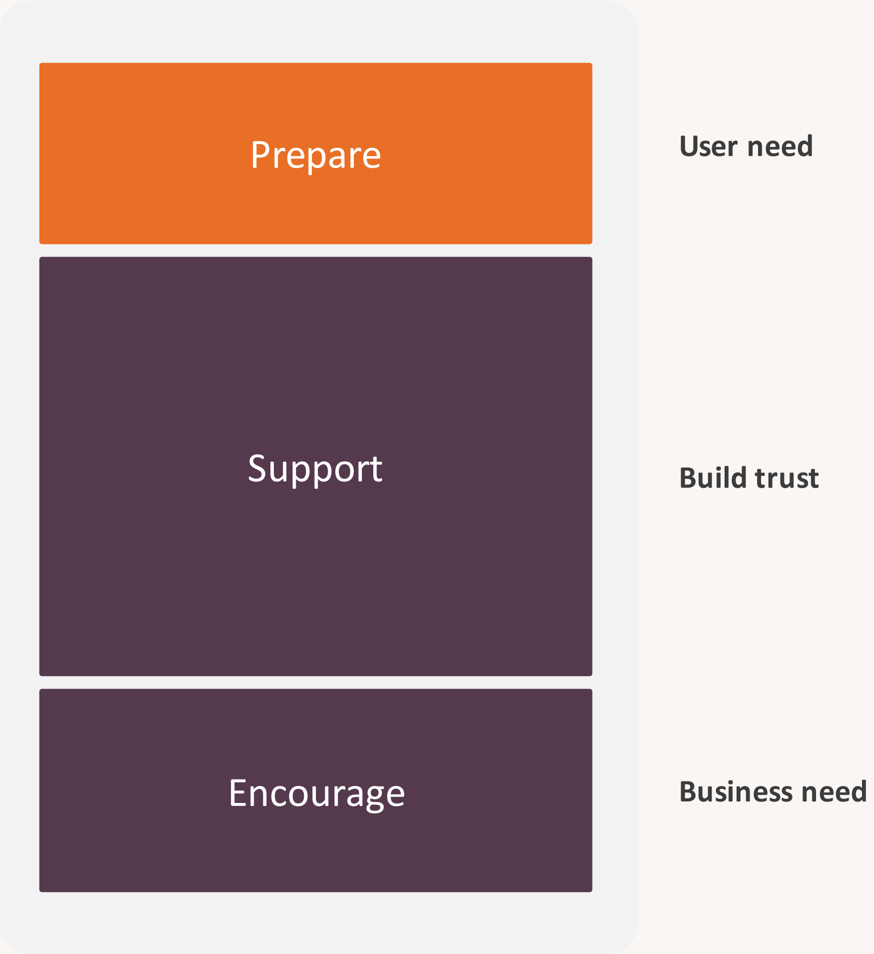
- What is this page about?
- Who are you talking to and what is their financial situation?
- What are they hoping to achieve?
- How much time do they have?

Support | Guidance

- What do they already need to know to continue?
- What are we teaching them about?
- How do we make this information accessible to them?
- How do we break this information down?

Encourage | Conclusion and sign off

- What CTA would be useful to them?
- What other resources would be helpful?
- What products or services might be of interest to them?
- Who can they talk to about this topic?
- How can they share this information?



Financial Wellness

Content Breakdown

You can support users better by giving them clear, actionable steps.

Give users clear, actionable steps.

A lot of Financial Institutions are offering advice but they tend to give users lots of information in long paragraphs. This makes the topics difficult to read, and hard to digest the information.

You have a range of users coming to you for financial advice, from lots of different backgrounds, so it's important that your pages are accessible and digestible.

Break the content up into easy to digest chunks, think one point per paragraph. Use headings and lists to break the content up further.

Give them short actionable steps where possible, so they can work through the advice in their own time.

Offer them next steps, like reading more about the subject area, or speaking to an advisor about it. Maybe they've just read up about investing and are ready to get started. Next steps are key!

Acorn article on investing

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Core Values

Part of the Community

The organization needs to deliberately weave the theme of community throughout the site, to hone-in on that feeling for members and non-members.

Users come to Gulf & Fraser because they feel like they're getting something out of it. A member owned FI, that feeds back into the local community.

Your values are at the heart everything you do, and you want this vision to shine through the website.

You want members to know that these things are important, and that you'll keep supporting causes that matter to them. But you also want non-members to see how you differ to traditional banks.

The imagery you have is a really subtle way of illustrating the theme of 'Community', but it's not doing enough.

Other content you have:
- Homepage hero image
- Community page that delves deeper
- Video on the Become a member page

The website is currently underserving this aspect of the organization.

Examples of Community content from the website

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Users and Role Holders

Values are a priority to both users and role holders, but not necessarily a deciding factor.

USERS

Users are interested in the values and want to see what Gulf & Fraser is investing in and contributing to.

They want to see values that align with their own, and are more likely to join a FI that aligns with their own values.

However, they still prioritise other factors too, like rates and fees and customer service.

ROLE HOLDERS

Role holders want the website to communicate the organization's values clearly. They see it as an opportunity to raise awareness and increase trust with members.

They see the website as a tool to help the business grow and achieve goals, but they're unsure about how invested the members are in this part of the organization.

They acknowledge that values and community are at the heart of Gulf & Fraser, but realistically, they struggle to understand exactly how these things contribute to growth overall.

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Right Time, Right Place

We don’t want to overwhelm visitors with our values, but we do want them to see that this is important to the organization and to the members.

Telling users the specific initiatives the organization is connected to will add far more value to your users than general information.

Meanwhile, we want to show new members what’s really important to our organization, and how their money can be used for good.

TOV and imagery will help to thread your local, friendly, community voice throughout the website.

HOMEPAGE

A permanent section on the homepage that gives a quick overview of how Gulf & Fraser give back to the community and how to find out more.

Use of icons or images with a short amount of text and a CTA to find out more about community initiatives.

COMMUNITY PAGE

A landing page for the different initiatives and actions undertaken by the organization.

Less upfront text, this page should be an overview so that if users are interested, they can continue their journey by clicking through.

Referring to locations within BC and local initiatives is important to your users, so make sure to highlight these things.

OTHER PAGES

You can talk about community initiatives in different places across the site, but it’s important that it’s relevant to the page content. Irrelevant content can lead to losing trust with users.

Link to the community page from member focused pages (Become a member, a news story, a member story etc).

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Talking Points

It should be crystal clear what initiatives Gulf & Fraser are aligned to.

We know your members skew towards older age groups, but they may have different approaches to community initiatives than younger prospective members.

It's key that when talking about the core values Gulf & Fraser has, that we're speaking to all audiences.

Your current page is not enticing or engaging, and because you don't speak about Community initiatives on the homepage, it's doubtful that they would look much further.

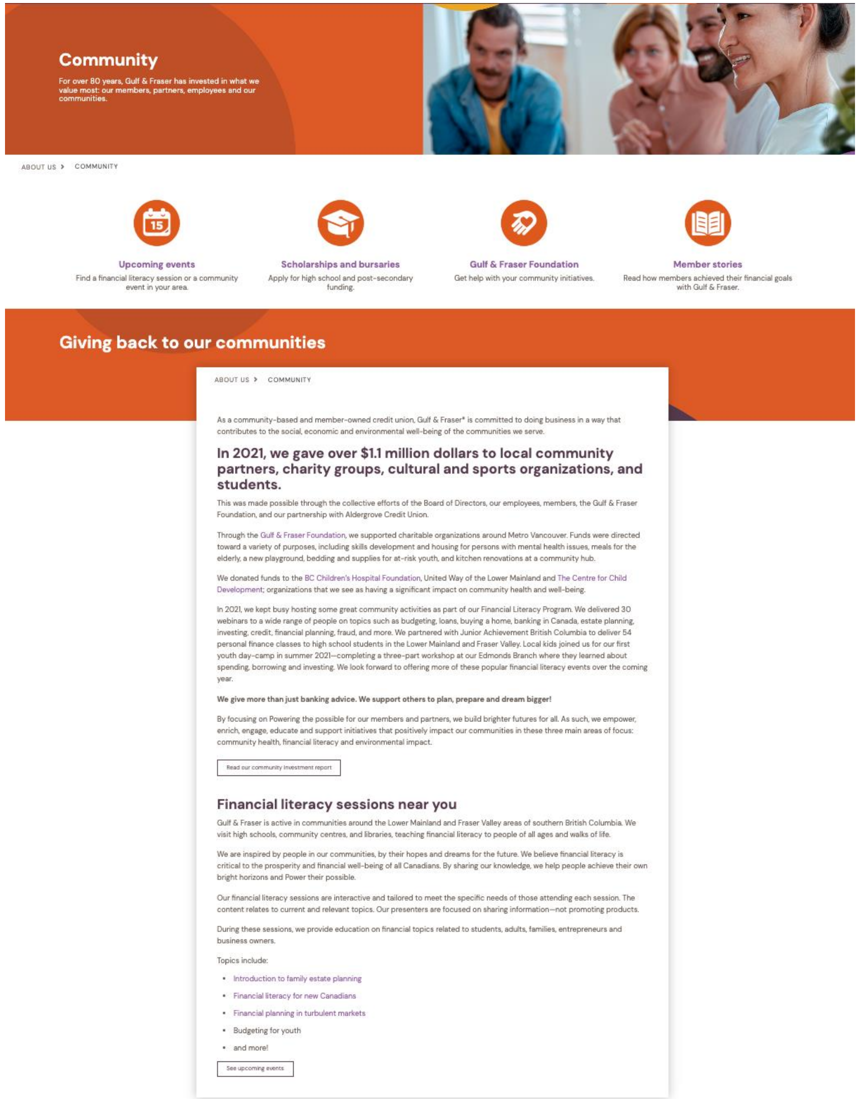
What does Gulf & Fraser stand for?

This should be a landing page filled with diverse imagery, and language that evokes hope, community and generosity.

Communicating your efforts through 6 key topic areas:

- Environmental, Social, Governance
- Diversity, Equity, Inclusion

ESG and DEI are topics that really matter to Gen Z and Millennial markets. By breaking content down into these topic areas you can highlight how you support the issues that matter to them, and are local to them.



Gulf & Fraser Community page

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Digital Transformation

Gulf & Fraser

Content Model

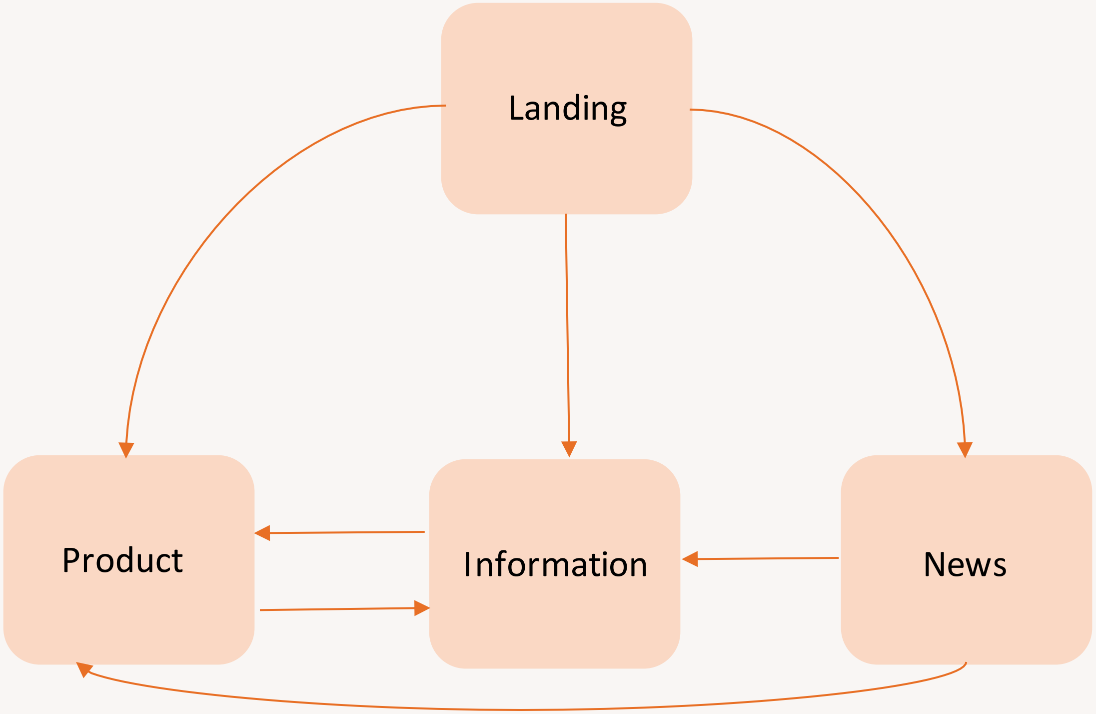
A content model benefits both users of the site, and those creating content for the site.

You have a real mix of pages and offerings, but you're missing the clear definition and consistency of the types of pages.

A content model will give your users a sense of familiarity and consistency across the site. It also makes it easier for content creators as they have guidelines and patterns to follow.

A content model defines page types by:

- How the pages are used
- What patterns the pages should have
- How they connect with other pages
- How best to track use of the pages
- How you are promoting pages
- Where they sit in the user journey



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Content Model

These are some examples of the types of pages you have on your site.

You may consider introducing new page types, but it may be more beneficial to introduce specific components that can be used on page types. For example, a landing page may house advice cards on the advice pages, but also product cards, or event cards. All serve different purposes.

Recommendation for Gulf & Fraser to design a suite of page patterns, components and widgets that can be used across the site.

LANDING

- Permanent
- Hero images/banners, Cards, CTAs, widgets
- KPI tracking
- Promotion tracking
- Updated regularly/in-line with campaigns or promotions

Example: Mortgages & Loans, Advice, About Us, Careers

PRODUCT

- Permanent
- Hero images/banners, Cards, CTAs, widgets
- KPI tracking
- Promotion tracking
- Linked to
- Updated in-line with product updates

Example: Mortgage, Credit Card, Annuities

INFORMATION

- Permanent
- Images, CTAs, widgets
- KPI tracking
- Promotion tracking
- Linked to
- Updated regularly/in-line with campaigns or promotions, product updates

Example: Get advice, Accessibility, Gulf & Fraser Foundation

NEWS

- Transient
- Hero images, images, CTAs, widgets
- Promotion tracking
- Not updated

Example: Member stories, press releases, member stories

Low Volume, High Value Pages

Reducing the content on each page and creating more unique pages will benefit users.

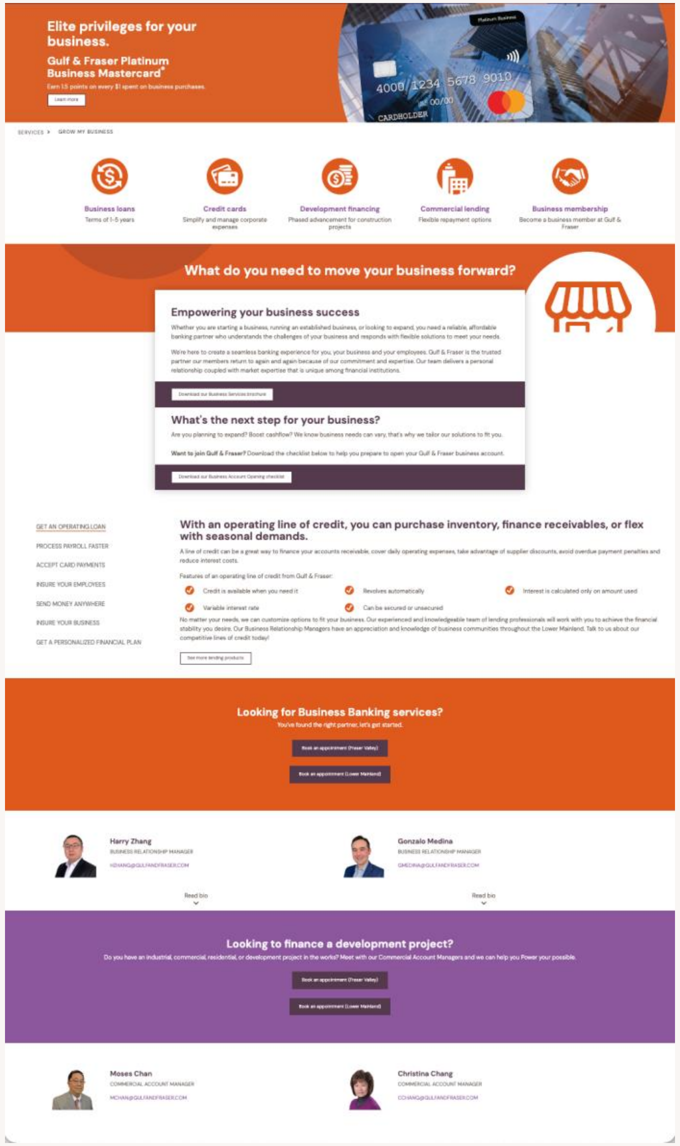
You have a lower amount of pages because you're stuffing a lot of content into each page.

This can lead to users feeling overwhelmed, not knowing what to read/view first, darting around the pages, and leaving quickly.

Spread your information more evenly across pages.

Concentrate on a single topic, with a valuable call to action.

Let your landing pages do the heavy lifting with cross linking, and your information/product pages be specific and unique (contributing to SEO efforts).



Gulf & Fraser Grow your Business page

Leading Users

Some of your pages can be doing more to lead users around the site.

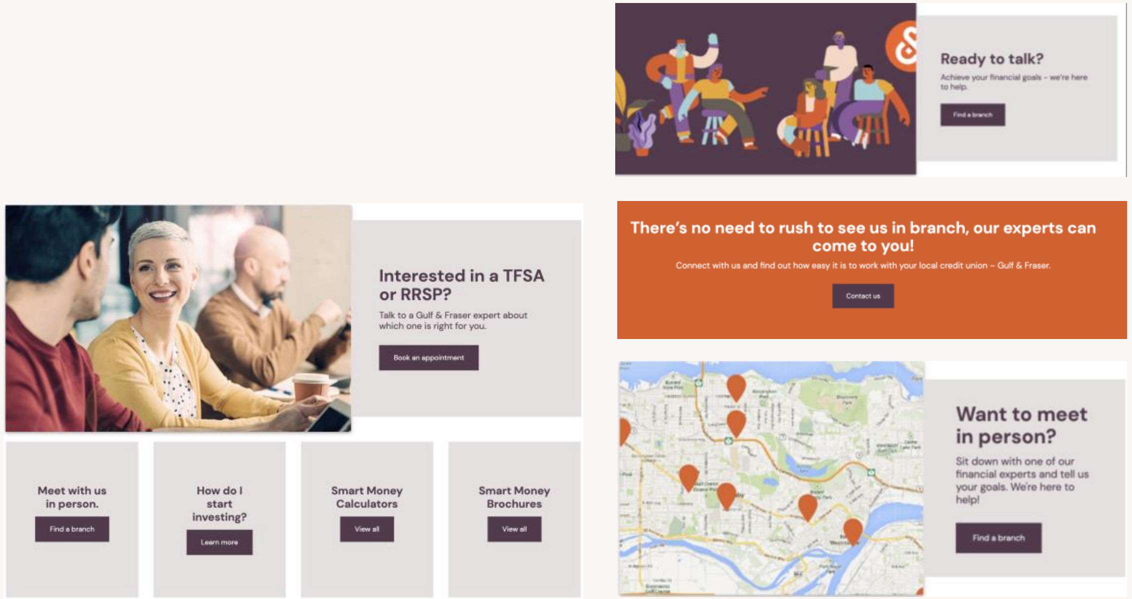
A lot of the CTAs on your pages concentrate on speaking to someone, but that’s not always the best next step for users.

Some people like to speak with someone face-to-face or over the phone. But others want more information generally on the topic before committing.

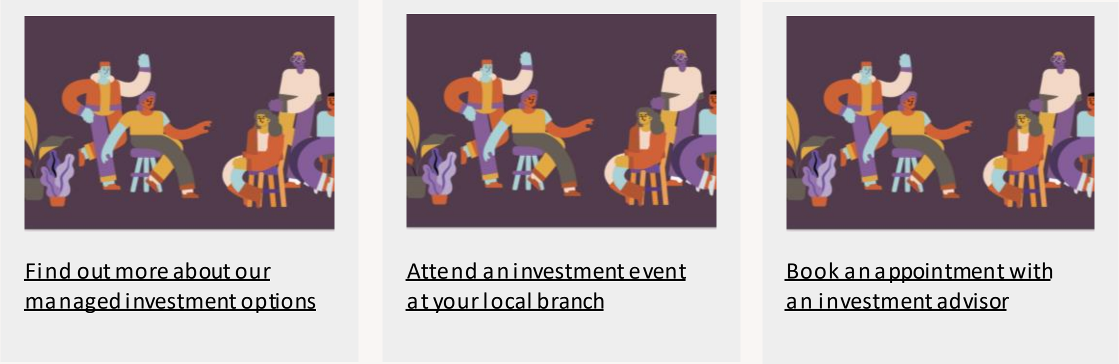
For Information, Product and News pages, it would be useful to offer users a wider variety of next steps through a mix of related content cards at the end of the page.

By doing this you can also lead the user towards pages that we want them to visit, without deterring from the primary CTA on the page.

Related content cards can be populated manually, or by a taxonomy structure.



Existing CTAs from the website



Example of topic cards

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Thank You.

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