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Executive Summary


In this competitive business environment, companies are making use of every possible opportunity to gain the leverage and increase their customers. One of the most commonly used approach is the use of digital marketing that involves both social media and search engine strategies. This report highlights the marketing objectives for Meridian Credit Union, and how the bank can make effective use of marketing mix in order to achieve its goals. In detailed analysis is done of the various possible social media platforms that are available for the brand, what tools and platforms the company is using and what it can do in order increase its market share. What are the strengths and what are the weaknesses that the brand needs to consider while implementing on its marketing strategy. What platforms are likely to work and what steps needs to be taken in order to make sure that the strategy works out well for the brand. Number of strategies are being highlighted that the bank should and must consider, what changes it needs to implement on its website and the kind of content it should post and how often. Most importantly the report also brief on the importance of measuring the performance of the efforts put in on marketing mix and how performance can be measured.

DIGITAL MARKETING SWOT ANALYSIS


Strengths

- 
1. Meridian won the AIME Awards for its end-to-end digital lending platform that allows the customers to get pre-approved mortgage completely online (Soar Media Group Inc., 2020).
 2. Meridian has the full service digital bank (Motusbank) owned and backed by Ontario credit union (Dallair, 2019).
-


Weakness

- 
1. Currently, Meridian Credit Union does not use the voice recognition system in its online digital banking services (Payments, 2019).
 2. It has a low scorecard in digital banking tracker (54/100) due to its weak security systems and zero engagement with customers (Payments, 2019).
-

Opportunities

- 
1. Open banking has gained significant traction across EU and Japan (Macht, 2019).
 2. Digital investing services are becoming popular tools for the digital service providers like Assibiboine Credit Union (Himmelsbach, 2019).
-

Threats

- 
1. Stiff competition from non-financial institutions like Koho and Stack are posing challenges for the financial institutions as they carve into their own digital niche (Dallair, 2019).
 2. Cyber-attacks and data theft are some real threats to all Canadians and the credit unions alike (Vancouver, 2018).

Digital Marketing Objectives

Market opportunity as identified in MKT 2260, is to be able to provide multilingual customer service on hotline and live chat 24*7. Integrating of livechat option can easily be done with the help of a third part service provider as there are heaps of companies that offer chat integration option on to your website. By integrating the chat option, a lot more queries can be answered by Meridian staff and at the same time many issues would be resolved.

Digital Marketing Objectives

It is very important to have digital marketing objective to be SMART (Specific, Measurable, Achievable, Relevant and Time oriented). Few of the digital marketing objectives for Meridian Credit Union are:

Increase Sales: To increase the total number of sales for the products and services that the business has to offer. Increasing is easy to measure with the help of using KPIs Key Performance Indicators.

Improving Conversion Rates: Another objective would be to improve conversion, by making sure that most of the visitors visiting website should not leave the website without inquiring about the products or services. By integrating google analytics it will help in gathering reports on traffic sources, landing pages, location of visitors and landing pages (Mike, 2015).

To increase Organic Traffic: Organic traffic is the number of visitors you get on your website without placing online ads. It shows the authentic audience that visit your website and shows interest in your products and services (Bullock. L, 2020). So one of the key marketing objective would be to increase organic traffic for the business.

Increase Engagement on Social Media: Another marketing objective would be to increase engagement with customers, that can be done by creating engaging content and publishing it on various platforms.

WEBSITE STRATEGY

Website Analysis of Meridian with Competitors

The website analysis of Meridian credit union with its competitors using Website grader tool showed that the current website has the lowest score (see Appendix 1 for the screenshots). Website loading performance is slow as compared to the two competitors. However, the page load time is 14.8 seconds which is much higher than recommended time of 5.3 seconds. Images on the website are not scaled properly so it takes more time to load images whereas; the Javascript code on the website is not properly compressed so it takes time to load all the scripts. Moreover, CSS Code is not optimized which leads to higher load times. Also, the website is making too many HTTP requests to the server which makes it slower to load. Other lacking areas included the following; Javascripts libraries on the website are not updated, which can be a security risk, website is missing descriptive links which help customers to get info about the link before clicking it, and website security which is very essential for a bank, is not upto current standards. Also, the website layout is also not engaging as compared to competitors.

Opportunities and Recommendations

Website speed can be improved by making pages lighter and compressing images and other media content so it will load faster. Server speed for Meridian Credit Union is slow for a large bank. For better customer experience server configuration can be upgraded along with multiple CDNs placed near customer locations. Responsive images of images in SVG format can be used to automatically adjust to any screen size for the customer. Javascript code can be minified using minification software. CSS code can be minified or inline scc code can be used for faster loading speeds.

HTTP requests can be minimized by combining files. It will result in less request to the server and better performance for customers. Old Javascript libraries can be removed if they are not in use,

or they can be updated with the latest security patch. Website security is low for a bank, multiple security certificates can be installed for better customer security and satisfaction. Homepage layout can be made more engaging by adding images of customers and highlighting popular services on top of the page.

Navigation Structure and Website Layout:

The website layout design contains a simple navigation structure for a new or returning customer. It makes it less confusing and easier to navigate across multiple pages. Call to action button is prominent on the top right of the page which can have multiple functions. Website slider is simple and can contain multiple forms which can be used to get leads from potential customers. Live chat option can be added to provide instant support to the customer. Images used on cover should be well optimized for fast loading times. Light color menu design gives overall a cleaner look to the website.

(See Appendix 2 for navigation structure and website layout)

Mobile Integration/ Application Strategies:

The current website has mobile compatible responsive design. Separate application for mobile devices is not needed if the website is fully compatible with all screen sizes. If a website is built on modern web technologies, it runs on all mobile devices without any issues. Customers already have 100s of Apps on their phone, a separate app for a service is not necessary when the website is fully optimized for phones. A separate application for mobile will require a new team of developers who will make and maintain the application, if the website is optimized for all screen sizes a dedicated application is not needed.

Retention Recommendations:

New offers can be put on the website for existing customers, so they return to check them on the website. Rewarding customer for signing it on website can help in driving traffic. For acquiring new customers ads can be run on multiple platforms targeting specific audiences that are most likely to get the service. Multiple marketing channels especially social media can be used for spreading awareness on the services offered. Getting paid reviews on different popular blogs can help bring new customers. Getting paid search traffic will be beneficial in driving new traffic to the website.

Measurement Consideration:

Different analytics tools and services can be used to measure performance and goals. Google analytics can be used to analyze from where traffic is coming to the website, what devices customers are using, age groups of the visitors and genders can also be find out. Certain goals can be set on Google analytics, we can track conversion rate from those goals on Google analytics.

Website visitors can be tracked using Google analytics, what actions they are performing on the website, and the source from which they are coming to our website can also be tracked using Google analytics. Google Analytics: used for measuring website traffic and goal conversions.

Google search console: used for checking search traffic and performance of the website.





Social Media tools for Measurement

There are various tools out there that can be used to analyze the performance of Social media strategy used by any company, among many options SEMRUSH is one great tool that can be used. With the help of SEMrush paid account, it can monitor the overall social media performance of the company.

SOCIAL MEDIA STRATEGY

Rationale for Chosen Social Media Platforms:

As a social media pro, you presumably as of now utilize all the greatest informal social media platforms like Facebook, Twitter, LinkedIn and media sharing destinations (Instagram, YouTube, Snapchat), alongside possibly a bunch of others like Pinterest and Google Plus. For a business firm like Meridian Credit Union it is very obvious and necessary to have their business accounts on social media platforms. Being the best credit union in Canada Meridian uses Facebook, Twitter, LinkedIn, Youtube and Instagram for their social media marketing.

Page	Total Page Likes	From Last Week	Posts This Week	Engagement This Week
1  Meridian Credit Union	25.5K 	0% 	3	172 

Though having only 10% activity and same post for all their channels on their social media, rationale for the selective platforms of Meridian is to show their existence in the market and highlight the announcements to their customers. While Meridian had an enormous, non-engaged audience on Facebook, the brand struggled to get and draw in fans on Instagram. Being a visual stage whose audience is twenty to fifty year olds, the brand wanted to figure out how to visually tell their story so other social platforms like snapchat, pinterest and tumblr were neglected by Meridian.

Social Media Summary

Meridian's marketing team shared almost same post with same frequency on their channels having same logo for each platform but their main focus was on Instagram which they turned into a channel that directed people to their website. As indicated by an online report post reach expanded by over 7,000%, followers developed by over 230%, posts utilizing the hashtag #MeridianCreditUnion expanded by 225% and 26 influencers were engaged (see appendix 4 for the screenshots). Influencers all in all made more than 30 pieces of content, which reached more than 65,000 targeted clients in Ontario (soarmedialogroupinc.com).

For detailed social media summary see appendix 3.1

List of Content Marketing Topic

1. How to apply for **Mortgage**?
2. How important it is to have a **retirement plan**?
3. **Apply for credit card** in three simple steps?
4. Develop the skills to **bank from home**.
5. Building your **financial portfolio** is very simple.
6. **Things to consider** when applying for loan.
7. How to make the **right investments** during Covid-19
8. Start your own **small business** today
9. **What kind of investments** you should be making?
10. **Benefits of banking** with Meridian Credit Union.

Social Content Calendar

Complete social media plan for the month can be seen in the Appendix section 3.2

Strategies to Increase followers

Great and easy way to boost your Instagram channel is you promote your dedicated hashtag on all the posts. Best way to do it is offline by printing it on your sale receipts, brochures and all the printed media.

Engage in popular conversations on Instagram and make the most out of your bio URL, description for your channel and get creative with post captions.

Write engaging and informative blogs for your audience, add videos in it if possible so the same can be shared across all platforms. A blog with any video in it, is likely to be viewed more as compare to if the same blog is shared without video. With the help of videos, the younger audience will be easily engaged with the content. Any blog being posted on the actual website, can then be shared on Instagram, Twitter, LinkedIn and as well as Facebook. However, another important aspect that can be added here is to spread the news with the help of weekly newsletters.

Measurement Tools

The social media performance can be evaluated on the basis of how many times a post is being shared, a tweet is retweeted, number of views on blogs and videos. All this can be measured manually and as well as through tools like Semrush.

Search Engine Marketing Strategy

Organic Search Engine marketing is a powerful way to drive free traffic on the website, there are multiple methods to ensure proper foundation of search engine marketing strategy.

Research Keywords according to you niche

When starting search engine marketing it is very important to search for the right keywords.

As meridian is a credit union so it should include specific keywords related to loan and mortgage. Keywords once selected should be used all over the website content.

Use selected keywords in your content

When we select keywords for our website, the content should be made using all those keywords so our website can rank higher on search engine for those specific keywords

Request website indexing on top search engines

Indexing requests should be submitted to all major search engines to ensure maximum visibility of the website, Search engines like Google, Bing and Yahoo should be must for website indexing.

Use good SEO Titles and Meta Description

Writing catchy SEO Title and meta description can lead to higher CTR which will bring more potential customers to the website.

Add Google analytics tracking code

Google analytics is a must for website performance tracking, for integrating google analytics there is a code that needs to be placed inside website header

Use Alt Tags on images

Adding alt tags in images are beneficial for image SEO. It gives better page ranking on search engines.

Use Location based SEO Titles

For Meridian Credit union targeting cities inside Canada will be beneficial for local SEO, different cities names can be used in page titles and other page content.

Add engaging content

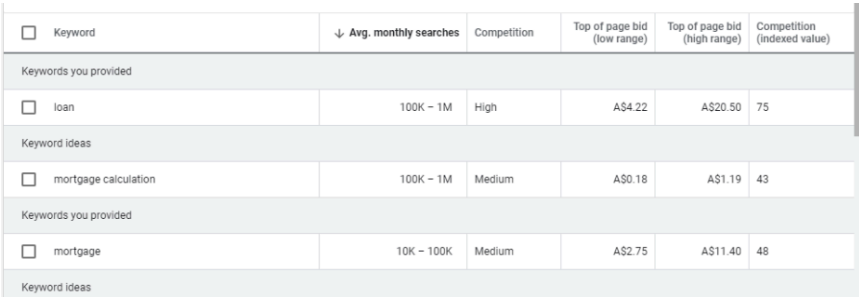
Adding video and animation can make a webpage more attractive and engaging for a user. It will result in reduced bounce rate for the website.

Add social media links for user interaction

Different social media platforms should be linked with the website so users can interact directly with the updates from Meridian Credit Union.

Keyword Planner:

The Keywords Loan, Credit and Mortgage are good keywords for paid search campaigns as their monthly search volume is very high and it has a low bid for 1st page.



<input type="checkbox"/> Keyword	↓ Avg. monthly searches	Competition	Top of page bid (low range)	Top of page bid (high range)	Competition (indexed value)
Keywords you provided					
<input type="checkbox"/> loan	100K - 1M	High	A\$4.22	A\$20.50	75
Keyword ideas					
<input type="checkbox"/> mortgage calculation	100K - 1M	Medium	A\$0.18	A\$1.19	43
Keywords you provided					
<input type="checkbox"/> mortgage	10K - 100K	Medium	A\$2.75	A\$11.40	48
Keyword ideas					

See appendix for more details.

- These keywords have a high monthly search volume and it can be used in multiple search engine queries.
- Average ad position is 1.9 which shows that our ad will mostly shown on top of the search result page.

(see Appendix 3 for the screenshot for planner and forecast)

Organic Strategy Measurement

- Google analytics code should be added on website to track organic visitors
- Website should be added on google search console it can show exactly what query user is using on search engines to get to your website.

Paid Strategy Measurement

- Google Adwords provides a great set of tools for proper ad campaign tracking. CPC, Impressions and CTR can be measured using built in tools on google adwords.

Identify particular tool(s) for measurement

SEMRush: Google Search Console:

Section 5: DIGITAL BRANDING

Digital Marketing Strategies are being adopted by the credit unions across the globe as a response towards consumers' increasing expectations for the digital choices (Petrů, 2018). The objective of the digital marketing strategies for Meridian Credit Union includes deepening the relationships with existing members, attracting future members and realizing the efficiencies for driving business results (Petrů, 2018).

Pay-Per-Click (PPC)

PPC is a way of promoting the businesses on social networks and the search engines at exceptionally low cost as compared to the traditional advertising. With more than 85,000 Google searches per second and 3.5 billion searches per day, Meridian Credit Union has a probable opportunity to reach its audiences through PPC (Internet Live Stats, 2020).

Ad · www.plaid.com/ ▾

API For Lending - Streamline the Loan Experience

Access bank data instantly to make informed loan decisions. Verify borrowers' assets digitally. Developer friendly. Services: Transaction History, Instant Authentication, Identity Verification, Balance Verification, Asset Verification, Income Verification.

According to report by Bankbound (2020), on average the banks generate a deposit application every \$50, a consumer lending inquiry every \$60 and commercial lending inquiry every \$75 due to PPC (see figure below).

Implementation Steps:

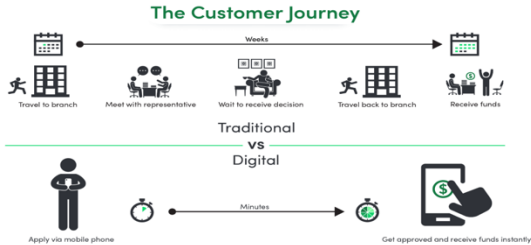
See appendix

✓ **Social Media Advertising**

The social media radar developed by Chaffey & Smith (2018) can be used by Meridian to understand the digital marketing structure with the company’s website as the pinnacle of the radar (see appendix 5 for the radar).

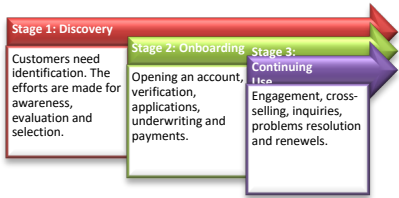
Improving Digital Customer Experience

Through digitization, credit unions are organizing themselves for relating to their customers. It has been improving the customer experiences since its inception (Dootson, et al., 2016). Low-income customers with thin credit histories can get the banking services through digital channels (Afolabi, et al., 2017). The figure below depicts the customer journey in traditional vs. digital form (Afolabi, et al., 2017).



Source: (Afolabi, et al., 2017)

In order to improve the digital customer experience, Meridian Credit Union can implement digital technology at each phase of customer journey i.e. discovery, onboarding and continuing use.



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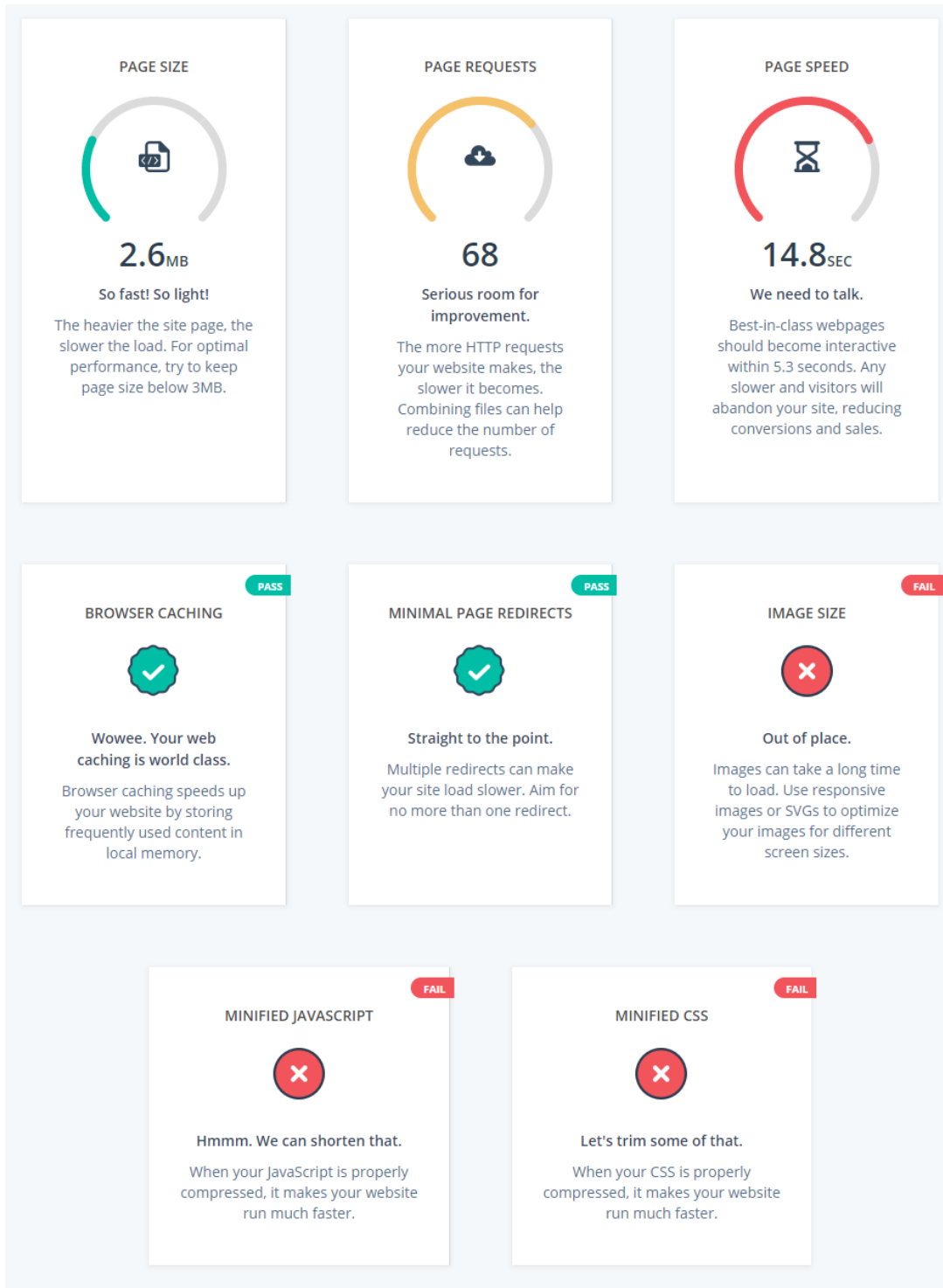
Appendix 1:

Website Analysis



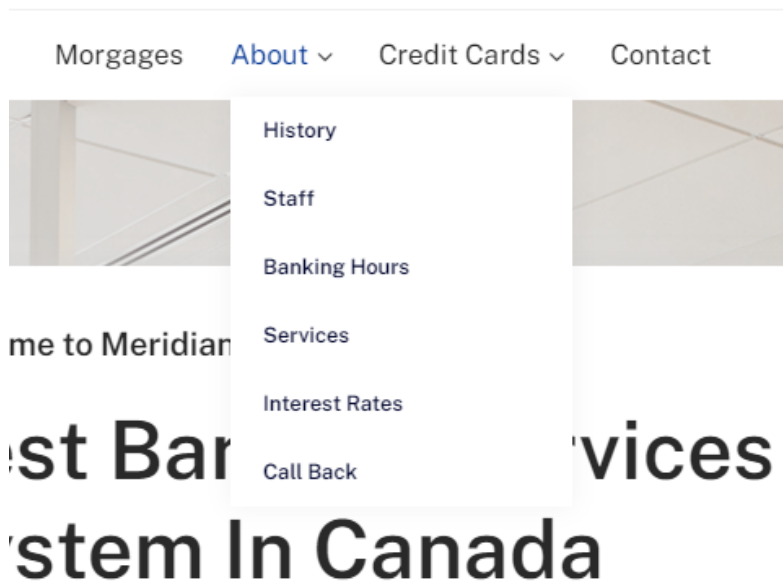
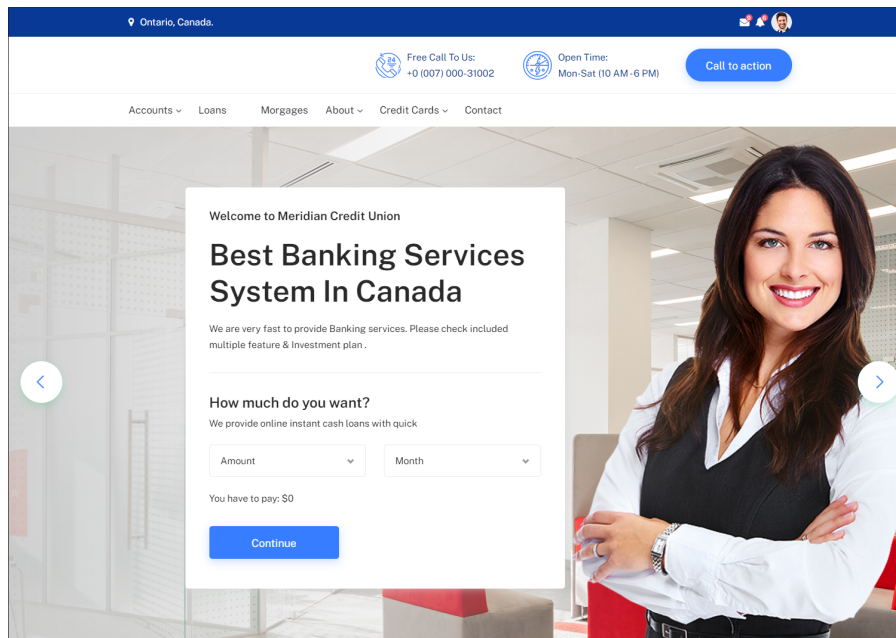
Meridian Credit Union	RBC Royal Bank	ScotiaBank
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Performance and page analysis using website grader



Appendix 2:

Homepage Navigation and layout & Homepage Menu structure and layout



Appendix 3

Google Keyword Planner & Forecast for suggested keywords

Locations: Canada Language: English Search networks: Google Last 12 months Jul 2019 - Jun 2020

credit, mortgage, loan <https://www.meridiancu.ca/>

Broaden your search: [+ secured loan](#) [+ borrowing](#) [+ loan given](#) [+ fixed rate loan](#) [+ securitization](#) [+ banking service](#) [+ debt](#)

[Exclude adult ideas](#) [ADD FILTER](#) 1,496 keyword ideas available

<input type="checkbox"/> Keyword	↓ Avg. monthly searches	Competition	Top of page bid (low range)	Top of page bid (high range)	Competition (indexed value)
Keywords you provided					
<input type="checkbox"/> loan	100K - 1M	High	A\$4.22	A\$20.50	75
Keyword ideas					
<input type="checkbox"/> mortgage calculation	100K - 1M	Medium	A\$0.18	A\$1.19	43
Keywords you provided					
<input type="checkbox"/> mortgage	10K - 100K	Medium	A\$2.75	A\$11.40	48
Keyword ideas					
<input type="checkbox"/> credit score	10K - 100K	Medium	A\$1.14	A\$12.20	42
<input type="checkbox"/> mortgage rates	10K - 100K	High	A\$0.69	A\$2.71	70
<input type="checkbox"/> consolidation	10K - 100K	Low	A\$4.31	A\$17.39	12
<input type="checkbox"/> td mortgage rates	10K - 100K	Low	A\$1.61	A\$47.80	29
<input type="checkbox"/> scotiabank mortgage rates	10K - 100K	Low	A\$0.98	A\$3.43	19
<input type="checkbox"/> lines of credit	10K - 100K	Medium	A\$1.74	A\$7.59	48
<input type="checkbox"/> calculating mortgage payment	10K - 100K	Medium	A\$0.31	A\$1.59	37
<input type="checkbox"/> canadian credit score	10K - 100K	Medium	A\$1.67	A\$15.10	57
<input type="checkbox"/> canadian mortgage rate	10K - 100K	Medium	A\$0.61	A\$2.12	59

FORECASTS

NEGATIVE KEYWORDS

HISTORICAL METRICS

CREATE CAMPAIGN ⌵ ⋮

Your plan can get **19K** clicks for **A\$38K** and a **A\$4** max. CPC ⓘ

Clicks	Impressions	Cost	CTR	Avg. CPC	Avg. Position	
19K	360K	A\$38K <small>Daily Budget: A\$2.4K</small>	5.3%	A\$2.04	1.9	+ Add conversion metrics








⋮ COLUMNS

<input type="checkbox"/> Keyword ↑	Ad group	Max. CPC	Clicks	Impressions	Cost	CTR	Avg. CPC
<input type="checkbox"/> credit	Ad group 1	A\$4.00	984.37	24,204.03	A\$1,788.62	4.1%	A\$1.82
<input type="checkbox"/> loan	Ad group 1	A\$4.00	926.28	25,508.70	A\$1,933.83	3.6%	A\$2.09
<input type="checkbox"/> mortgage	Ad group 1	A\$4.00	16,973.32	305,627.53	A\$34,720.08	5.6%	A\$2.05

1 - 3 of 3

Appendix 3.1

	<p>The purpose of using Facebook is to be able to share news, videos and updates on regular basis with existing and potential customers</p>	<p>Frequency of posting on facebook is 3-5 times every week.</p>
	<p>Idea of using Instagram is to be able to engage customers through appealing graphics, share stories about the products or services and build and audience</p>	<p>Meridian is using Instagram almost 2-3 times a week.</p>
	<p>It is important to have a presence on youtube as details about products or services can be shared with customers through youtube</p>	<p>Not that active on this platform, as there are hardly 6 videos in total being posted by the bank.</p>
	<p>Purpose of having account on twitter is to be able to reach to a specific target market who doesn't use facebook that much. Twitter is more common among serious people, as they like to receive concise information on certain aspects.</p>	<p>Meridian is very common on twitter, as it can be noticed from their twitter account that they have tweeted two to three times a day.</p>
	<p>Linkedin is primarily a corporate channel, which is mainly use to make connections, share company news, new products, services and make announcements of new vacancies.</p>	<p>Meridian has a large number of followers on its linkedin account, more than any other channel. The bank is active on linkedin, however only posts once or twice a week.</p>

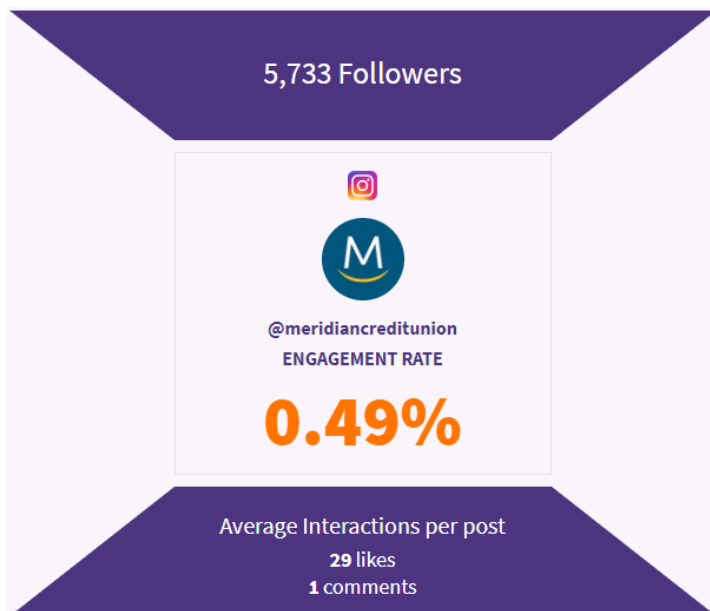
Appendix 3.2

	1/0 Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Facebook	Offer announcement	Latest Offers update post	Local News shared post	Blog Post	Blog Post		
Twitter	Covid 19 post	Advantages to work with meridian/ Features of meridian credit union	Advantages to work with meridian/ Features of meridian credit union	Retweet	Customer Care Announcement post		
Instagram	Holiday post	#CanadianCreditUnions hashtag promotion	Mission/aim of meridian	Covid 19 post	Website Update Announcement Post		
LinkedIn	Blog Post	Advantages to work with meridian/ Features of meridian credit union	Blog Post	Latest Offers update post	Helping in every way possible (post)		
	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Facebook	Customer Care Announcement post	Blog Post	Helping in every way possible (post)	Covid 19 business update post	Customer Care Announcement post		
Twitter	Local News shared post	Covid 19 post	Blog Post	Helping in every way possible (post)	Covid 19 webinar post		
Instagram	Helping in every way possible (post)	Collab Post	Customer Chat Hashtag promotion	Staff post	Meeting Showcase		
LinkedIn	Covid 19 post	Helping in every way possible (post)	Local News shared post	Re Shared post	Covid 19 business update post		
	1/0 Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Facebook	Local News shared post	Helping in every way possible (post)	Yearly Achievement Blog Post	Local News shared post	2020 milestone post		
Twitter	Helping in every way possible (post)	Covid 19 post	Local News shared post	Congratulations other business post	Members above all (Post)		
Instagram	Business Meeting post	Holiday post	Alert Post	Customer Care Announcement post	Credit Union vs Bank difference Post		
LinkedIn	Local News shared post	Customer Care Announcement post	Blog Post	Blog Post	Re Shared post		

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Facebook	Blog Post	Hashtag promotion post	Customer Care Announcement post	Covid 19 post	Shared post		
Twitter	Retweet	Economy news post	Hashtag promotion post	Retweet	Blog Post		
Instagram	Staff update post	Sponsoring companies post	Meme post with hashtag	Customer Care Announcement post	Bank vs Credit Union Post		
LinkedIn	Blog Post	2020 milestone post	Re Shared post	Latest features update post	Helping in every way possible (post)		

Appendix 4:

Hastag Results for Meridian Credit Union & Tweets Data



1 July 6, 2020 

We have decided to pause our advertising on Facebook and Instagram for the month of July. By this action we hope to help further draw attention to the work Facebook must undertake to prevent the spread of hate and misinformation on these platforms <https://t.co/HufUNXHt88>


Total Favorites	Total Shares
18	7
Total Engagement	
25	

2 July 1, 2020 

Happy Canada Dayca to all of our Members, followers and employees – we hope you're enjoying the sunshine! ☀️ Kindly note that our branches and the Contact Centre will be closed today (July 1), but online banking and ABMs will still be available. <https://t.co/flUXXyqFn>



Total Favorites	Total Shares
18	4
Total Engagement	
22	

3 June 19, 2020 

Meridian's first-in-kind digital banking service wins national award for innovation that saves shoppers money via @PRNewswire #pricedrop #savings #deals <https://t.co/hqR9B6kG0t>

Total Favorites	Total Shares
15	6
Total Engagement	
21	

Implementation Step

1

Steps	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
Understand how people search and make database of keywords	Yellow	Yellow				
Develop end-to-end conversion tracking		Yellow	Yellow			
Design and market a customized PPC campaign for targeted customers			Yellow	Yellow	Yellow	
Design the relevant adverts			Yellow			
Report on performance					Yellow	Yellow

2

Steps	Week 1	Week 2	Week 3	Week 4	Week 5	Week 6
Content Creation using videos, photos and comments on social media platforms	Yellow	Yellow				
Distribute the content through video tutorials, blogs, website, adverts and podcasts		Yellow	Yellow			
Engage the customers through comments and posts on forums. Make headlines for addressing the issues or any concerns regarding future products or existing plans. Engage influencers like Everyday Foodie, Dine and Fash for improving posts visibility.			Yellow	Yellow	Yellow	
Create a response plan flow chart of all positive and negative comments.			Yellow	Yellow	Yellow	Yellow

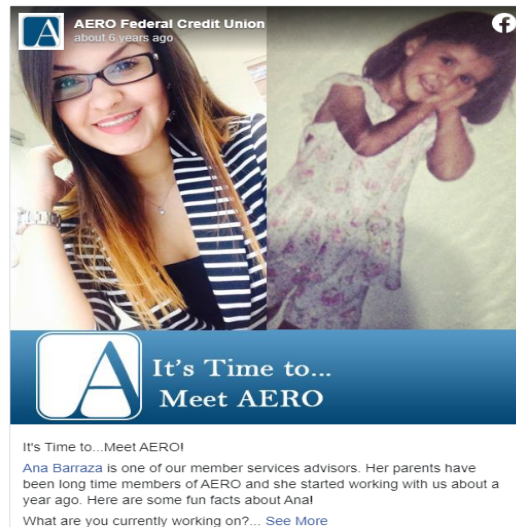
Appendix 5:

Social Media Radar



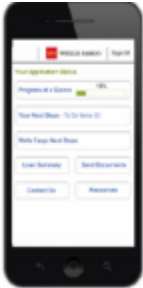
Appendix 6:

Screenshots for Facebook Marketing by Credit Unions



Appendix 7:

Customer Journey Map for Meridian



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Becca needs financing for new car and looks for options online

She wants in-person help so she makes an online appointment

Becca meets with the banker who can aid her in finding best solution

Becca receives a mobile alert for her to go online and review the loan disclosures

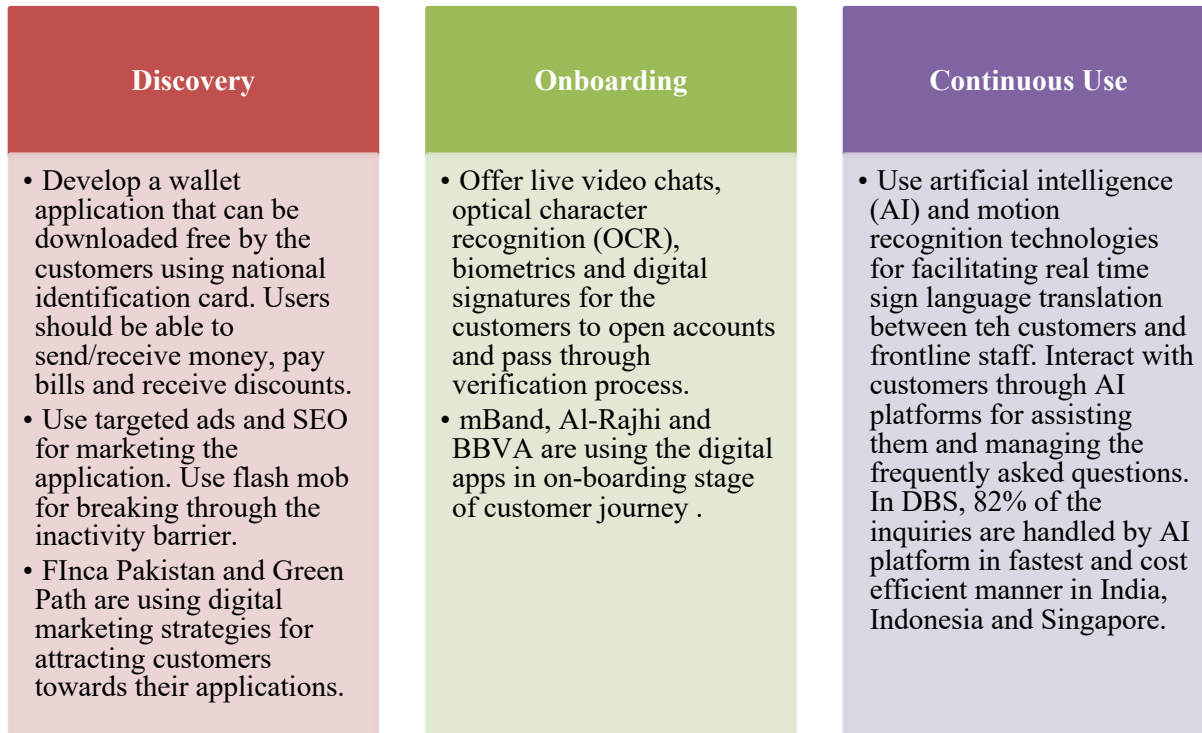
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Meridian must develop customer centric digital content and tools and offer customized solutions

Meridian must integrate the appointment systems (using AI technology) in website and mobile. Must also offer prefilled applications for existing customers

Meridian must conduct customer needs assessment process and allow bankers to review the terms and features with the customers

Meridian must offer mobile alert service for keeping customers informed. Customers should be able to access funds through online and mobile systems.



Source: (Center for Financial Inclusion, 2020)

