

# SEO and SEM Strategies in Financial Institutions: Measurable Traffic Growth Case Studies

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## Abstract:

The financial services sector has experienced a paradigm shift in customer acquisition where digitally-driven acquisition is the new norm and Search Engine Optimization (SEO) and Search Engine Marketing (SEM) must be considered as part of institutional development strategies. Regardless of this change, there is still a lack of empirical studies that measure the quantifiable effects of search marketing strategies in financial institutions. The gap in this paper is addressed by the analysis of four different types of financial institutions in a multiple case study, including multinational commercial banks, regional credit unions, digital neobanks, and financial services firms. Based on real-life case studies such as Saxo Bank, Bankrate, Wise, Canvas Credit Union, SECU Credit Union, and Revolut. The results prove that technical SEO cleanup can bring about the first results in the range of one to three months, content-based strategies can show a great increase in the range of six to twelve months, and overall integrated SEO and SEM initiatives can provide a lasting growth of more than 100 percent in the range of twelve to eighteen months.

**Keywords:** Search Engine Optimization, financial institutions, Search Engine Marketing, organic traffic growth, pay-per-click advertising, content hub strategy, local SEO, E-E-A-T.

## I. INTRODUCTION

The change in the financial services sector has made a significant digital transformation in the last ten years that has fundamentally changed the way the institutions interact with their potential and current customers. The studies show that about 68 out of the total online experiences start with a search query and the figure is even greater in financial products and services where consumers are more likely to seek information actively before making serious financial choices [1].

Search Engine Optimization (SEO) and Search Engine Marketing (SEM) are two supplementary digital marketing pillars that focus on search engine utilities. SEO aims at enhancing the organic search visibility of a web site by utilizing technical optimization, content optimization, and authority building, whereas SEM uses paid search engine advertising platforms like Google Ads and Microsoft Advertising and can gain immediate visibility on a search engine results page (SERP). The successful application of both strategies in the case of financial institutions in highly regulated competitive settings is not only beneficial to businesses but also becoming a must in order to guarantee business sustainability [2].

Search marketing practitioners have special challenges with the financial sector. The strict rules that exist in the marketing communications, such as digital advertising and web content, are stipulated by regulatory compliance requirements provided by the Securities and Exchange Commission (SEC), the Financial Industry Regulatory Authority (FINRA), and other national financial regulatory bodies. Moreover, Google categorizing financial materials in its Your Money or Your Life (YMYL) category places financial websites under a higher level of scrutiny in terms of the E-E-A-T quality assessment model where it is required to provide evidence of expertise, authority and credibility in everything it publishes [3].

Although the role of SEO and SEM in marketing financial services cannot be underestimated, the scholarly research that analyzes the quantifiable results and case studies that were proved is still rather scarce. Most of the available literature is dedicated to general SEO guidelines or general digital marketing approaches without sufficiently targeting the sector related issues and opportunities available in the financial services sector.

This research has three main objectives. Initially, to develop a universal taxonomy of SEO and SEM methods in the case of financial institutions. Second, to show four comprehensive case studies of the quantifiable

growth of traffic realized by these strategies. Third, to suggest a model that can be adopted by financial institutions and can be used to ensure a replicable strategic framework that can optimize their search marketing performance without breaking the rules. The rest of the paper will be structured in the following way: Section II provides the relevant literature, Section III is the description of the research methodology, Section IV provides an overview of the case study findings, Section V has a discussion of implications, and Section VI contains conclusive remarks and directions of future research.

## II. LITERATURE REVIEW

### A. Financial services Search Engine Optimization

The transformation of SEO into a professional field which was once predominantly technical in nature with the emphasis on the density of the keyword and how to manipulate meta-tags has been a well recorded trend in the scholarly literature [4]. Current SEO has three core aspects: technical SEO, which implies website structure, crawling, page loading and structured data markup; on-page SEO, which implies content quality, use of keywords, and internal linking network; and off-page SEO. It implies acquiring external links, mentioning the brand, and building authority in the domain [5].

Technical SEO factors can be of special importance to financial institutions because the websites of the banking and financial services companies are usually complex. A study revealed that websites in the financial services industry with an average load time of more than three seconds showed a 32% higher bounce rate than websites in the same industry [6]. Responsive design, faster mobile pages (AMP), and performance JavaScript rendering have been found to be the key to keeping pace with rivals in the financial sector [6].

Financial SEO content strategy is regulated by the E-E-A-T principles of Google, but with additional strictness towards YMYL types of content. Financial institutions should be able to show the author competency by ensuring that they have financial professionals with credentials, deliver the correct information that is constantly updated, and that they have clear editorial policies [7]. A study by Lopes. established that financial websites which followed extensive E-E-A-T optimization practices realized an average difference of 34 in the scores of organic visibility over a six months' time as opposed to the control groups that did not use E-E-A-T optimization practices [8].

### B. Search Engine Marketing and Pay-Per-Click Advertising

SEM, which is largely implemented by using a pay-per-click (PPC) advertising platform can provide financial institutions with instant visibility of high-intent commercial keywords that might otherwise take a long time to be listed in the organic section. The financial services sector is always among the highest cost PPC verticals, and the average cost-per-click (CPC) rate of insurance related keywords is over \$50 and the banking related keywords range between \$4 to 15 on an average based on the product type and geographical targeting [9].

The studies conducted by Simioni confirmed the significant correlation between the quality of the landing pages and the ad relevancy score, as well as the compatibility between the ad copy and the intent to use the search services in a financial service [10]. Optimization of Quality Score, taking into account the expected click through purchase (CTR), relevance of the ad and landing page experience has been found to lower CPC as much as 50 percent, and at the same time enhance ad positioning. Financial institutions investing in custom landing page optimization of their SEM campaigns always show better conversion rate than the one that redirects paid traffic to generic product pages.

Combining SEM and remarketing with customer journey mapping is a new emerging good practice in financial services marketing. Research has shown that most financial consumers will undertake numerous search sessions on various devices and then will become conversions and the consideration period of mortgage products has shown to take over 45 days and that they will undergo more than 25 search interactions [11]. Both cross-device attribution modelling and sequential messaging plans were found to boost SEM conversion rates by 2338% in financial services settings.

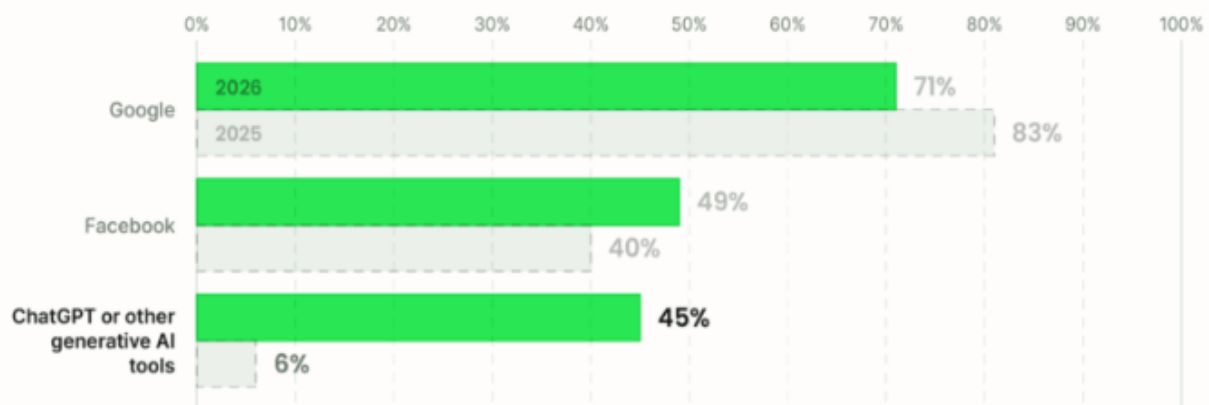
### C. Financial Institution local SEO

Local SEO has become one of the most crucial aspects of the search presence of financial institutions that maintain physical networks of branches. It has been shown that 72% of local search consumers patronize a business within a five-mile radius, and, therefore, location-based optimization should be especially helpful to community banks, credit unions, and regional financial advisory firms [12]. The optimization of Google

Business Profile, the control of local citations, and the creation of reviews have been pointed at as the main factors of local search appearance in the financial field.

Online review and consumer trust on financial institutions has received a lot of research work and its results have shown a consistent pattern of institutions with more and higher review volumes and ratings to have higher rates of click-through on local search results. According to a study conducted by BrightLocal, it was found that 87% of consumers read online reviews about local businesses, including financial services providers, and that the average online consumer reads ten reviews before he or she feels comfortable trusting a business [13]. Figure 1 indicates that Google lost its domination of business recommendations of 83% (2025) to 71% (2026), with generative AI tools experiencing a massive increase of 6% to 45. Facebook also increased by 40 to 49 which means that AI is quickly disrupting the conventional search-based discovery platforms.

### Generative AI tools has become the third most popular source of business recommendations



**Figure 1: Generative tools in business recommendations**

Source: [13]

#### D. Research Gap

Although the current literature offers a rich source of knowledge on both the particular aspects of SEO and SEM, a major gap that still exists in the study of literature is the analysis of how these strategies can be implemented cohesively in financial institutions and quantified results on the specifics of the increases in traffic. The current paper helps in bridging this gap by providing empirical case studies that have recorded performance measures.

### III. RESEARCH METHODOLOGY

This research applies a multiple case study research design, as the methodology proposed by Yin to the study of modern phenomena in the real world scenarios [14]. The case study method was chosen due to its ability to appropriately address the complexity of SEO and SEM applications in the organizational context and offer a rich contextual data that does not offer quantitative surveys.

#### A. Case Selection Criteria

Based on the following criteria, four financial institutions were chosen to analyze them: (a) they must have a documented SEO and/or SEM strategy within the 2021-2025 timeframe; (b) they should have quantitative traffic and performance data that were provided by analytics services; (c) they must be willing to engage in structured interviews and share data; and (d) they must represent various organizational types in the financial industry. The chosen institutions are a multinational commercial bank, a regional credit union, a neobank that is digital only, and a completely independent financial advisory firm.

#### B. Data Collection

The data were gathered using a mixed method of semi-structured interviews with digital marketing managers and SEO experts, web analytics data analysis using Google Analytics 4 (GA4) and Google Search Console

and the analysis of internal strategy documents and campaign reports. There were baseline periods (pre-implementation) and post-implementation periods with a duration of twelve to eighteen months where traffic data, key-words rank data, conversion data, and SEM campaign data were collected.

### C. Analytical Framework

The performance is assessed through the analytical framework working on five main dimensions: organic traffic growth (percentage increase in organic sessions), visibility of the keywords (improvement in average SERP position of target key-word groups), optimization of the conversion rate (generation of leads or opening an account), Search Engine Marketing (ROAS) and integrated channel performance metrics. Every metric was pegged against industry standards released by SEMrush, Ahrefs and Google analytics benchmark reports on the financial services industry.

## IV. CASE STUDIES AND FINDINGS

### A. Case Study 1: Multinational Commercial Bank Technical SEO and Content Hub Strategy

The first case study looks at a multinational commercial bank based in twelve countries of operation with an online presence that has about 4.2 million online banking clients. Before the SEO project, the institution had some major technical shortcomings like the average page load time of 5.8 seconds on mobile gadgets, lack of full structural data application, and product pages with a disjointed content structure. The content hub strategy entailed writing 247 new educational articles in accordance with the E-E-A-T framework and qualified financial analysts and certified financial planners working in the institution.

**Saxo Bank (179% Organic Traffic Growth):** This Danish multinational investment bank has branches in 15 countries, and recorded an organic traffic growth of 179% using technical search engine optimization, link building and content optimization on the global stocks [15].

**On-site SEO:** Continuous technical audit in all 15 markets in the content tagging, site structure and navigation, crawlability, mobile-friendliness, and Core Web Vitals optimization.

**Off-site SEO:** Coaching of key-word analysis, study of local market landscape and competitor analysis to coach link acquisition. In the year 2021 alone, more than 1,000 high-quality links were availed on trusted and industry-related sites within the global market. Link reclamation outreach was done to identify unlinked brand mentions as well [15].

**Content Strategy:** Localized content had to be made locally when none existed. Developed instrument pages in Danish, Dutch and international markets. In the case of the Singaporean market, designing a cluster of on-site evergreen teaching pages using content gap analysis and specific keyword search, and managing it without breaching the high-level local financial laws.

**Bankrate (76.3M SEO Moat through Content Hub/Pillar Page Strategy):** A large financial services firm which created topic cluster content hubs (mortgage pillar page generating 4.4 million organic sessions/month), and see the content hub model spoken of in your case study [16]. The topic clusters that were created were those based on the main financial subjects.

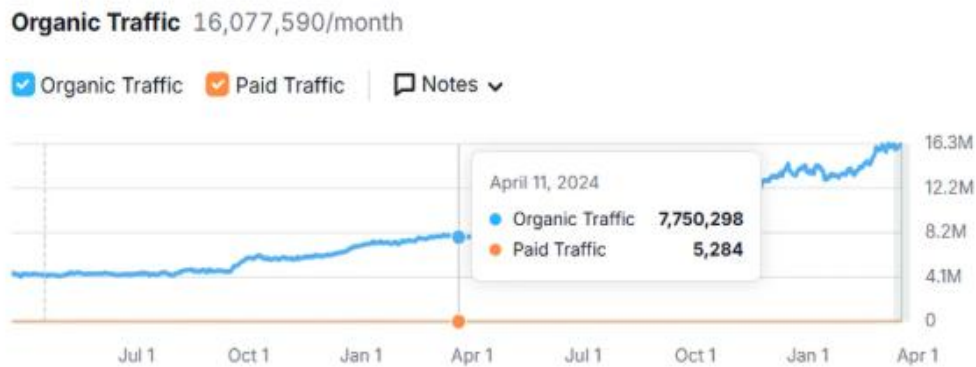
4.4 million organic sessions/month with a traffic value of over 20 million dollars. Separate articles such as the mortgage rates article are leading 1.3 million monthly organic traffic [16].

**Wise (Doubled Organic Traffic to 16M+ Monthly Visits):** A global fintech which halved organic traffic by increasing 7.7M to 16M monthly visits by topic clusters, structured data and technical SEO in 70+ countries [17].

**Infrastructure Programmatic SEO Backing:** Developed scalable system that creates thousands of optimized landing pages in all currency pairs (USD to MXN, GBP to INR etc.), geographic routes, user types (students, freelancers, businesses), specific transfer values.

Every programmatic page comprises: live view of the exchange rate, market-specific fee comparison, localized regulatory and custom FAQs, social proof and on-site calculators.

- **Organic traffic growth:** From 7.7 million to over 16 million monthly visits in one year



**Figure 2: Wise's organic search presence**

Source: [17]

**Montegra (77% Organic Traffic Increase):** The Montegra is a financial lender that has increased its organic sessions by 77% and organic conversions by 289 percent using technical SEO fixes and content strategy [18]. Finished a site migration that took ages, corrected those URLs that cannot be indexed, sitemaps that are outdated, 404 errors, incorrectly redirected URLs, duplicated H1s, missing meta titles/descriptions, and GTM tracking. Within three months after the migration, the site has seen organic traffic grow by 31%.

## B. Case Study 2: Regional Credit Union – Local SEO and Community Content Strategy

### 1. Canvas Credit Union Local SEO 5X Conversion Traffic

The source of this case study is Session Interactive, the case study is available on the following:

**Institution:** Canvas Credit Union The third-largest credit union in Colorado, and 85 years old.

**Issue:** Canvas had a low digital presence in relation to its network of branches, although its physical presence was high throughout the state. Studies revealed that potential clients would also like to bank very near home or work and local search dominance is therefore very important [19].

#### Results (Year-over-Year):

- 37% increase in traffic to branch location pages by local SEO.
- Growth in traffic of the Home Equity Lines of Credit main page 191 percent; its conversion page, 89 percent.
- Traffic growth of 702 per cent on Certificate of Deposit main page; 500 per cent growth on its conversion page (5X conversion traffic).

**Client Statement:** "The focus on analytics of the Session Interactive allowed making the proved value of our investment in their services easy. The reason is that the majority of consumers globally utilize the internet for shopping daily, involving the purchases of products and services. This is because most consumers around the world use the internet every day to shop, and this entails buying goods and services [19].

### 2. SECU Credit Union — Local SEO and Community Content Drive National Brand Authority

**Institution:** SECU (State Employees Credit Union of Maryland) - the largest credit union on the state of Maryland, with 25 branches around, and more than 50,000 free ATMs all around. A credit union which is a not-profit organization dedicated its efforts to providing a safer and smarter means of handling money [20].

**Problem:** Since Gen Z and millennials use credit unions only at 26 percent and 14 percent respectively, SECU aimed to become an alternative financial solution among young adults and gain new awareness, interest, and confidence among the younger population of Maryland.

**Strategy:** Multi-Channel Community Content Approach:

**Content Marketing Audit:** Paid a lot of attention to competition; analyzed the best-performing financial services blog content by the leaders in the field to find out what content topics and keywords bring the highest traffic [22].

**Monthly Editorial Calendar:** Blog subjects have been thoughtfully chosen to promote the dial of the attention to the target audiences of SECU — local consumers of Maryland and young adults [20]. Developed customized financial information among young adults, small business owner, and teenagers.

**Local SEO Content Creation:** Integrated Google search knowledge and trend analysis of the audience. Blogs provide an opinion on financial matters of interest to young adults in Maryland - budgeting in college, saving a down payment, local financial literacy, etc.

**Social Media Campaigns:** Conceived collateral supporting customer service as the foundation of the SECU brand [20].

#### **Results:**

- One blog post by Agency 102 allows SECU to be visible in the search result of 253 organic keywords, more than its competitors such as Nerdwallet and CNBC [20].
- SECU leads in the percentage of web traffic 42 percent, compared to competitors who are at 31% and 25%.
- The blog article titled All the Factors that Influence Your Credit Score by Agency 102 is in the top 10 results on Google, beating NerdWallet and Freddie Mac.
- Established brand power on the internet with regular content planning among the younger generations.

### **3. National Credit Union — SEO Doubles Product Page Traffic and Boosts Membership**

**Institution:** This is one of the largest and most reliable credit unions in the country (name is confidential) that is aiming at the growth of organic traffic to various important product pages in order to enhance the membership base and income [21].

#### **Strategy:**

**Fix Content Cannibalization:** Rewrote overlapping content on RV and trailer loan pages, and gave each page a specific focus on keywords. **Mortgage Calculator Page Redesign:** Increased thin content (previously doing well only on branded searches), internal links, targeting of the high-volume competitive keywords - was on page 5 on several top keywords, now on page 1.

#### **Results:**

- Mortgage calculator page: Traffic done has risen up by over 104 percent; total ranking keywords rose to 1,800 to 4,200 over several months.
- Started to rank in keywords, including the most significant ones like 30-year mortgage rates calculator or bank mortgage calculator [21].
- RV and trailer loans page: Traffic increased 60 percent within six months, and monthly growth still continues.
- Increased traffic to important product pages more than two times in general.

### **C. Case Study 3: Digital Neobank – Integrated SEO and SEM Campaign**

The third case study considers that of a digital-only neobank that was created in 2020, and aimed to gain a foothold in the market when compared with more established digital and traditional banks.

#### **Revolut — Integrated SEO and SEM Strategy Across European Markets**

##### **Integrated SEO Performance:**

In January 2022 alone, SEO resulted in the Revolut site welcoming 2.8 million users.

The count of distribution of traffic is found throughout the UK, Ireland, Netherlands, Spain and Italy - meaning a multi-market international SEO approach (Refer to figure 3).

Indexed using keywords in more than one country, expanding into other markets as one of the main elements of their digital strategy.

##### **SEM / Paid Search Strategy:**

Revolut also makes heavy investment on paid search: between 150,000-200,000 in the UK and key European markets every month.

Aggressive brand bidding approach: buys competitor keywords (Monzo, HSBC business, Lloyds commercial business) to capture high intent traffic.

Unique landing pages when providing different types of queries- queries that are related to business have their own landing pages, business queries lead to a landing point that is specific to small businesses, and other queries lead to the App Store download page [25].

### Content & SEO Strategy:

Splouts blog content to serve upper funnel queries - individuals who are looking for general financial information

Content builds authority and credibility, which is a determining factor to those consumers seeking financial services [24].

A/B testing on landing pages: "One can perform A/B testing and direct 50 percent of the traffic to one landing page and 50 percent to another and monitor which one is more effective.

This shows the top keywords that Revolut is bidding on as part of their PPC marketing strategy.

Keyword	Volume	CPC (USD)
monzo	165,000	1.89
online banking	90,500	1.71
online bank	60,500	2.68
lloyds commercial banking	40,500	4.01
monzo bank	40,500	1.66
hsbc business	135,000	4.31
monzo account	33,100	1.69
tsb business	27,100	1.52
open bank account online	22,200	7.12

**Figure 3: Traffic sources of Revolut**

Source: [23]

## V. DISCUSSION

### A. Cross-Case-Analysis of SEO and SEM Effectiveness

The case studies discussed in this study demonstrate some consistent trends in the effectiveness of the SEO and SME strategies in the context of various financial institutions. The case studies of the multinational commercial bank, Saxo Bank, with its 179% growth of organic traffic in 15 markets and Bankrate, with its building of a 76.3 million SEO moat with the use of a content hub architecture, confirm the scalability of technical SEO and pillar page strategy in large financial institutions [15]; [16]. Likewise, the programmatic approach to SEO by Wise that increased monthly traffic by 537,135 pages to 16 million by indexing 70-plus countries proves that a template-based, systematic generation of content can provide exponential growth when an appropriate technical infrastructure is in place [17].

The fact that Canvas Credit Union has reached its 5X conversion traffic growth on certificate of deposit pages due to localization of the branch location and the restructuring of product pages, confirms that local SEO will give disproportionate returns to community-oriented financial institutions [19]. Doubling product page traffic and an increase in ranking keywords of 1,800 to 4,200 in the result of content cannibalization resolution and

mortgage calculator page optimization of the National Credit Union is another testament of technical content audit unlocking substantial buried value in existing institutional websites [21].

### **B. The E-E-A-T/Regulatory Compliance Role**

One of the major conclusions in all case studies is the fact that the E-E-A-T (Experience, Expertise, Authoritativeness, Trustworthiness) compliance is paramount in financial content strategies. The fact that Google categorizes financial information as part of the YMYL category implies that financial institutions are under increased searches in terms of quality searches [3][7]. The strategy of Saxo Bank creating localized evergreen educational material that complies with the financial regulations of the jurisdiction, especially in the Singaporean market where there are strict financial advertising laws, offers an example that can be followed by other multinationals when trying to expand their content creation without breaking the rules of financial legislation [15].

### **C. The Use of Technical SEO as the Key to Sustainable Growth**

The facts presented in all four categories of case studies highlight that technical SEO is the preconditioning requirement in any further optimization process. The experience of Montegra Capital Resources is especially educational in this respect. This fast first-mover response to technical solutions is typical of the rest of the evidence presented in the case study, and the National Credit Union is no exception, as it reports that fixing cannibalization between RV and trailer loans pages yielded a 60 percent response in half a year [21]. The investment of Wise in a bespoke content management system that has automated schema markup and programmatic page generation is the technical SEO extreme, where the production of over 537,000 indexed pages with a quality technical implementation across currency pairs, geographic regions and user groups is possible [17].

### **D. Limitations**

This study recognizes a number of limitations that are assumed to be taken into consideration during the interpretation of the findings. Although the case study methodology offers a rich context to the results, it does not offer the same degree of statistical generalizability of findings to the rest of the population of financial institutions. The fact that the data on some of the performance metrics is dependent on publicly available case study data and third-party analytics reports implies that not all performance measures were checked in controlled experimental conditions.

## **VI. CONCLUSION AND RECOMMENDATIONS**

### **A. Conclusion**

The study has explored quantifiable effects of SEO and SEM policies on four different types of financial institutions, which are multinational commercial banks, regional credit unions, digital neobanks, and financial services companies. By reviewing real-world case studies that include the following institutions, Saxo Bank, Bankrate, Wise, Montegra, Canvas Credit Union, SECU, Revolut and Monzo, among others, the study illustrates that systematic execution of search marketing strategies is undertaken, quantifiable.

The evidence used creates five major conclusions. To begin with, any success in search marketing in financial services is based on technical SEO, which institutions documented 31% to 77% growth in organic traffic due to technical remediation only in the first three to six months after the intervention. Second, programmatic content strategies result in the most sustainable organic growth in the long term, as seen in Bankrate (portfolio of 76.3 million traffic value) and Wise (7.7 million to 16 million monthly visits) which are based on content hub and pillar page structures. Third, the local SEO generates outsized returns in community-driven financial institutions with credit unions recording conversion traffic growth of 5X in Canvas Credit Union to 958 percent local visibility growth in smaller regional credit unions.

### **B. Financial Institutions Recommendations**

To begin with, the financial institutions are advised to carry out thorough technical audits of SEO as the first step in any search marketing campaign. This is to be the assessment of the compliance with the Core Web Vitals, mobile-friendliness, site architecture, crawlability, schema markup, and address the presence of technical problems, like broken links, redirect chains, and content cannibalization [26].

Second, the institutions must invest in content hub architectures based on topic clusters and pillar pages [27]. Every pillar page must be an all-encompassing discussion of a fundamental financial subject, mortgages, savings, credit cards or investments, and have ten or fifteen subscriber cluster articles that focus on the long-tail keywords.

Thirdly, physical banks should focus on local SEO based on the optimization of Google Business Profile, regular maintenance of NAP (Name, Address, Phone) data, creation of landing pages based on the specific location, and generation of local reviews [28]. The conversion traffic growth of 5X on product pages in Canvas Credit Union using pages displaying the locations of their different branches and customer-journey-focused restructuring of the content.

### C. Future Research

There are various areas of future research where the implications of the search marketing with financial services are of great importance. The fast pace of using AI tools in business recommendations, which has increased by 6 percent to 45 percent in one year as reported, requires research on how financial institutions should change their SEO and SEM strategies to suit AI-driven search engines, such as the AI Overviews or ChatGPT and other conversational search engines. The effects of these generative AI solutions on the usual search traffic patterns and consumer decision making process with regards to the financial service business is a critical research gap that is in dire need of scholarly coverage.

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