

CORE
OPTIMISATION
THE RESULTS AGENCY

THE DIGITAL LANDSCAPE

CREDIT UNIONS
EDITION

INDUSTRY ANALYSIS
JULY 2025

The Digital Landscape

Credit Unions Edition

Navigating the digital marketing landscape can be overwhelming, with constant changes making it a daunting space. With this in mind, we introduce the Digital Landscape, your bi-monthly guide crafted by Core Optimisation's digital experts.

Our goal is to simplify the complexities of digital marketing and provide you with the insights needed to enhance your online presence, engage prospective customers, and stay ahead of the competition.

This report covers actionable insights on current trends, challenges, and opportunities facing Credit Unions. Key topics include detailed analysis and trends around GA4, Digital Strategy, SEO, PPC and Paid Social.

Google Analytics

GA4 is **powerful** but it's only **as good** as the **setup** behind it. We see Credit Unions **misreporting** data **every day** because core actions like loan applications or contact form completions **aren't tracked properly**. This leads to misplaced budget, over or under valued campaigns, and **missed opportunities** to grow memberships through better targeting and user insights.

Here is a tip from our GA4 Expert, Tony Newlands: *"Start with verifying that **core user actions**: form fills, phone clicks, or application starts are **tagged properly** in GA4. Then set up **event funnels** to see where users **drop off**. GA4 won't fix bad data only **smart setup** and **ongoing review** will."*



GA4 Health Check: Is Your Tracking Accurate?

- ✓ Tracks key actions (purchases, signups, clicks)
- ✓ Covers website, booking system & payment provider
- ✓ Accurately attributes revenue & ad performance
- ✓ Filters out internal traffic
- ✗ Flawed setup = Wasted Ad Spend
- ⚠ Missing data? Get an expert audit before running ads.

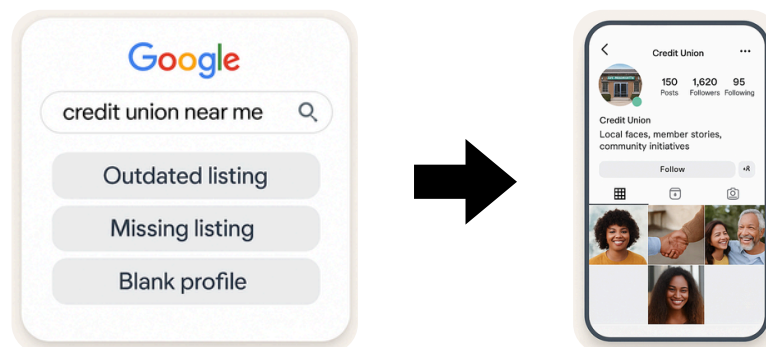
Digital Strategy

Many Credit Unions are still treating digital as a **noticeboard**, not a **growth channel**. But local members are searching online, comparing options, and judging credibility through **social** and **search**. With the right approach, Credit Unions can **outperform** bigger **banks** by showing real stories, improving visibility, and building digital trust where it matters most.

Here's a tip from our Digital Strategy Expert, Chelsea McGrane: *"Start by **thinking** like your **members**. If someone Googles you or finds you on social, what do they **see**? Local SEO, real community stories, and up to date profiles are what build **trust** and make you easier to **find**."*



Are You Missing The Moment Of Truth?



First impressions happens online.
Make sure yours builds trust.

Search Engine Optimisation

Most Credit Unions know SEO matters, but **few invest** in it effectively. They're often **buried** beneath larger institutions in local search, even in their own towns. Optimising for '**credit union + location**' and **voice search** is critical, but so is building a knowledge footprint. Regular, helpful content builds **local trust**, improves **rankings**, and positions unions as **more** than just a financial alternative.

Here's a tip from our SEO Expert, Prerana Tyagi: *"Optimise your **Google Business Profile** and ensure location specific pages are **fully built out**. Use tools to track **local keyword** performance and **update** your **content monthly** based on **voice search** trends. If you're not ranking **locally**, your competitors **definitely are**."*



Local SEO Wins Search

Paid Search

Many Credit Unions still **overlook PPC**, assuming their local presence is enough to stay top of mind. But in **reality**, **banks** and **fintechs** are bidding on terms like '**credit union loans**' and **showing up first**. With over **3,000 searches** a month for credit union related products in Ireland, unions are **missing out** on members who are ready to **convert** but **don't see** them in search results.

Here's a tip from our PPC Expert, Fintan O'Toole: *"Build individual campaigns for each loan type like car or student loans and add geo modifiers like 'Credit Union Galway'. Use callout extensions to highlight community benefits. Even modest budgets, if tightly focused, can outperform competitors with deep pockets."*

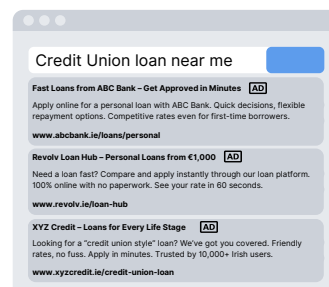


Myth vs Reality: Do Credit Unions Need Google Ads?

Myth



Reality



Paid Social

While most Credit Unions are on social media, many treat paid social like a **box ticking exercise**. To stand out against louder, better funded competitors, Credit Unions need to shift focus from **promotions** to **storytelling**. TikTok, Instagram Reels, and **real, local** narratives are **outperforming** polished brand ads especially among younger audiences who value **authenticity** and **purpose** over polish.

Here's a tip from our Paid Social Expert, Ana Moura: *"Don't just promote **rates** or **services**. Show real **people**, real **events**, and community moments. Use tools to track what engages your audience and **double down on it**. The unions **winning** on social are the ones showing **who they are**, not just **what they offer**."*



Why Your Social Ads Blend In

Every other Ad

vs

Ads that convert



What is happening in the world of Digital Marketing?

Digital Trust

People are scrutinising financial brands more than ever. Clear messaging, visible social proof, and transparent digital journeys are now critical to building trust especially with younger demographics revenue by creating a sense of continuous value.



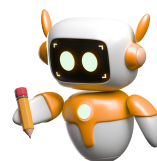
Google's Shift

Search results are changing fast with AI overviews and zero click answers. Financial brands with weak organic strategies will see traffic drop unless they prioritise structured data, helpful content, and E-E-A-T principles (Experience, Expertise, Authoritativeness, Trustworthiness).



AI Copy Tools

AI-generated content is flooding marketing workflows from landing pages to blog posts but in finance, quality still matters. To stay compliant and credible, Credit Unions must combine automation with human editing, clarity, and a strong brand voice that builds trust and drives real results.



Key Takeaways

- ✓ **Paid search is underused:** Credit Unions aren't showing up when demand is high especially for loan related searches.
- ✓ **Social needs local stories:** Real member voices cut through the noise better than brand slogans or polished ads.
- ✓ **SEO must be local first:** Outdated profiles and missing location signals are costing visibility and traffic.
- ✓ **Tracking gaps hurt growth:** Flawed GA4 setups mean you're basing big decisions on incomplete data.

Discover How We Can Help

Get in touch with our Business Development Manager, Mike Flynn, to discover how we can help you thrive in today's digital landscape.

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