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Exploring SEO Strategies in the Banking Industry: Enhancing Online Visibility through Natural Referencing

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Abstract :

SEO refers to all the techniques implemented to increase the visibility of a website on search engines. Natural referencing (SEO - Search Engine Optimization) is a complex and evolving discipline that plays a key role in optimizing the visibility and ranking of websites in search engine results. By combining on-page and off-page strategies, using analysis tools and following the latest trends, companies can improve their online presence and attract targeted traffic . This research analyzes the use of natural referencing (SEO) techniques and tools by the CPA bank and its influence on its visibility on the internet. The analysis shows that the cpa-bank.dz site benefits from significant visibility on search engines, in particular due to its excellent position for strategic keywords such as "cpa" and "cpa ebanking". However, despite a high level of research and a dominant position in organic results, the analysis results highlight opportunities for improvement.

Keywords : SEO, website, Traffic, banking sector , Visibility, cpa-bank.dz.
Jel Classification Codes : M31, G21, L86

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1. INTRODUCTION

Search Engine Optimization (SEO) plays a crucial role in improving business visibility and achieving marketing goals in the digital landscape. With businesses increasingly relying on online platforms for visibility, implementing effective SEO strategies becomes paramount. SEO encompasses a variety of techniques aimed at improving a website's ranking on search engine results pages (SERPs), which directly influences its visibility among potential customers.

Research shows that link building and social media sharing are effective strategies for increasing website traffic and revenue. Link building provides a more sustainable return on investment, while social media marketing strategies can generate traffic quickly, especially for one-off events (Rani & Singh, 2013). Content optimization, including the integration of appropriate keywords and meta tags, is of paramount importance in improving search engine rankings. Meta tags and keywords are important elements that have a significant impact on search engine rankings (Yalçın & Köse, 2010) (Jadav & Shrivastava, 2020). On-page content optimization and backlink acquisition are fundamental elements that significantly influence website rankings (Jadav & Shrivastava, 2020).

The fundamental components of SEO include optimizing the content, structure, and performance of the website. Techniques such as keyword research, meta tag optimization, and backlink building are essential to improving a website's ranking in search engines. For example, meta tags provide essential information about a web page to search engines and users, influencing how the page is indexed and displayed in search results (Simmons, 2023).

1.1. Problematic research:

This study analyzes the different SEO optimization practices of the cpa.dz site, chosen as a case study, while taking into account

the strategies used by its competitors to identify areas for improvement. It involves an in-depth analysis of the positioning of *cpa bank* , the effectiveness of its keywords, its content, as well as engagement on social networks, in comparison with similar sites. In this context, our study answers the following main question: ***How can natural referencing be optimized to strengthen the online visibility of the CPA bank and attract qualified customers, while taking into account the specificities of the banking sector?***

1.2. Hypothesis:

H1. The current SEO optimization practices of CPA Bank (cpa.dz) are less effective in improving its online visibility compared to its competitors, due to inadequate keyword targeting and suboptimal content strategies.

H2. Competitor analysis will reveal specific SEO practices that CPA Bank can adopt to improve its search engine rankings, such as better keyword targeting and content diversification.

H3. An optimized natural referencing strategy, including targeted keywords, high-quality content, and social media integration, will result in increased website traffic and higher conversion rates for CPA Bank.

1.3. Objectives of the study:

1. Analyze the current SEO optimization practices of CPA Bank (cpa.dz)
2. Conduct a comparative analysis with competitors
3. Evaluate the role of keyword targeting and content strategies
4. Propose an optimized SEO strategy for CPA Bank

1.4. Importance of the study:

This study is crucial in today's digital landscape, where effective Search Engine Optimization (SEO) is essential for improving online visibility and achieving business goals, particularly in the competitive banking sector. For institutions like CPA Bank, optimizing their digital presence is key to attracting qualified customers and enhancing user experience. The research emphasizes SEO's importance in improving website visibility on search engine results pages (SERPs) and examines CPA Bank's current SEO practices. It also compares these strategies with competitors, identifying areas for improvement and proposing more targeted approaches to boost online traffic and rankings.

2. Theoretical framework

2.1. Definitions of SEO strategies

SEO, short for Search Engine Optimization, is a set of methods and strategies designed to increase the visibility and positioning of a website in search engine results. Its goal is to increase organic traffic to a website by improving its ranking in organic search results. The likelihood of attracting visitors to a website is higher when it ranks higher in search results, as highlighted by (O'Neill & Curran, 2013)and (Nahid, 2016). Search engines use a variety of criteria to evaluate and rank websites, including keyword relevance, content quality, page load speed, URL configuration, and user experience (Özkan, Özceylan , Kabak, & Dağdeviren, 2020) (Nahid, 2016). For example, elements such as page load speed and page size play a crucial role in ranking (Özkan, Özceylan , Kabak, & Dağdeviren, 2020).

There are two main types of SEO: On-page SEO and Off-page SEO. On-page SEO involves improving the content, HTML tags, keywords, and structure of a website to make it more relevant

and visible to search engines (Rani & Singh, 2013) (Özkan, Özceylan , Kabak, & Dağdeviren, 2020) (Asrigo, 2023). Off-page SEO encompasses practices implemented outside of the website, such as acquiring external links and promoting on social media, with the aim of increasing the authority and visibility of the site (Nahid, 2016) (Enache, 2014).

Search Engine Optimization (SEO) techniques and tools are varied and are of paramount importance in optimizing websites to improve their visibility on search engines. Content optimization plays a central role in a website's SEO strategy. This includes the judicious selection of relevant keywords, the production of high-quality content, as well as the optimization of meta tags to increase the relevance and visibility of the site (Yalçın & Köse, 2010) (Enache, 2014). These methods not only contribute to the generation of traffic to the site but also to the optimization of its SEO, which promotes a higher ranking in search engine results.

An SEO audit aims to evaluate the performance of a website in order to identify areas that need to be optimized. For example, the inspection of hotel establishments located in the Terras de Trás-os-Montes region highlighted the importance of maximizing keywords and meta tags in order to stand out in a competitive sector (Morais , Mendonça, & Carlos , 2023). Ranking algorithms, such as M-HITS, which is a variant of the HITS algorithm, play a key role in this process by evaluating the relevance of pages according to various parameters, which helps define their level of visibility.

2.2. The importance of SEO in digital marketing strategy

SEO strategies are fundamental in digital marketing and are crucial for the visibility and performance of businesses online. By optimizing a site according to search engine criteria, SEO improves its ranking in the results, thus increasing its visibility among users. Increased visibility is essential to generate qualified traffic to the site, which can, in turn, increase conversions, whether purchases,

registrations or other meaningful actions for the business (Özkan, Özceylan , Kabak, & Dağdeviren, 2020).

The importance of SEO in digital marketing also lies in its long-term influence. Unlike paid advertising, where the effects stop once the budget is exhausted, the results of a well-executed SEO strategy last and strengthen over time, thus promoting sustainable traffic and robust online awareness (Jusuf, 2023). By applying SEO techniques such as content optimization, improving meta tags, creating backlinks and optimizing the user experience, businesses can increase their online authority and build trust with their audience (Morais , Mendonça, & Carlos , 2023).

Finally, SEO complements other digital marketing strategies, such as content marketing, social media, and pay-per-click (PPC) advertising. It facilitates the attraction of an audience that is already engaged with the company's products or services, thereby increasing the overall effectiveness of marketing campaigns. By integrating SEO into an overall digital marketing strategy, businesses maximize their chances of reaching their target audience in an organic, cost-effective, and sustainable way (Asrigo, 2023).

2.3. SEO referencing and business visibility

The impact of search engine optimization (SEO) on business visibility is a critical area of study in digital marketing, as it directly influences how businesses are perceived and viewed online. One of the key benefits of SEO is its ability to significantly improve a business's visibility on search engines. According to Simmons, businesses must ensure that their websites contain relevant, high-quality content, are mobile-friendly, and have fast loading speeds to meet the evolving criteria set by search engines like Google (Simmons, 2023). Jusuf further emphasizes that SEO is a fundamental part of digital marketing strategies, helping businesses expand their market reach and effectively engage potential customers (Jusuf, 2023). The continuous evolution of search engine algorithms requires businesses to adapt their SEO

strategies to maintain visibility, as highlighted by the challenges many businesses face in keeping up with these changes (Jusuf, 2023). Research indicates that effective SEO practices lead to increased user visits and improved business performance. Poturak et al. found a substantial positive correlation between SEO efforts and metrics such as user visits and sales revenue for small and medium-sized businesses (SMBs) (Poturak, Kečo, & Tutnic, 2022). This is echoed by Lee et al., who argue that greater visibility on search engines translates into increased traffic, which is crucial for business growth (Lee, Jang, Lee, & Oh, 2016).

3. Research methodology

3.1. Presentation of the CPA bank

Established in 1966, Crédit Populaire d'Algérie (CPA) is an Algerian public banking institution headquartered in Algiers. Since its establishment, CPA's share capital has grown steadily, reaching 200 billion dinars in 2023. (n.d., 2024)In January 2024, this financial institution became the pioneer in Algeria to list its capital on the stock market, offering 30% of its shares to the public (Benali, 2024). CPA offers a wide variety of products and services through its network of 162 branches nationwide, including Islamic finance counters and digital spaces. These offerings include financing solutions, Islamic finance products, online banking services and innovative payment methods. As part of its commitment to social responsibility, the CPA supports local initiatives as a sponsor and patron, while maintaining robust financial performance, with net banking income of 70,148 million dinars in 2022 (Wikipédia, 2024).

Crédit Populaire d'Algérie (CPA) is implementing an active digital marketing strategy using its website ([cpa-bank.dz](https://www.cpa-bank.dz)) to modernize its services and optimize customer satisfaction. The bank offers various services via an online

platform, including account consultation, wire transfers and detailed information on its products, including those related to Islamic finance. In addition, it provides innovative digital tools such as the CPA Mobile application and online banking solutions, thus facilitating remote transactions. The Wealth and Insurance Advisor uses its social media platforms as well as its website to promote its services, keep its customers informed and improve its image. This approach is part of a strategy of digitalization and rapprochement with an active online clientele.

3.2. Presentation of the CPA bank

The home page of the Crédit Populaire d'Algérie (CPA) website is distinguished by a professional and intuitive interface, designed to offer smooth navigation to users.

At the top of the page, we find the bank's iconic logo accompanied by its name in Arabic and French, reflecting its visual identity. Just below, the main navigation menu offers essential sections such as "E-Banking", "Pre-domiciliation", "Agencies", "Simulation" and "Contacts", as well as icons for searching and choosing the language. The main banner highlights a specific service, "E-cp@", which allows to pay AADL rents online without having to travel, with an explanatory text in French and a clickable "Learn more..." button to access the details. A visual illustration accompanies this message, showing a laptop with an online form visible on the screen and a bank card in hand, symbolizing the simplicity and accessibility of the digital services offered by the CPA. A secondary menu, located at the bottom of the header, presents categories such as "The Bank", "Companies", "Professionals", "Individuals", "Algerians Resident Abroad", "Islamic Finance" and "Card Space", meeting the needs of a wide variety of users. The graphic charter is based on a dominant blue color, associated with trust and security, with touches of yellow in harmony with the visual identity of the bank. The entire page is designed to offer clear and efficient

navigation, highlighting modern services adapted to the needs of users, while reflecting the professionalism and reliability of the bank.
The graphic charter remains consistent with the rest of the site, combining dark blue tones and touches of yellow to highlight important points, with clear typography to ensure easy reading. This section emphasizes ease of access and transparency of services, aligned with the needs of shareholders and potential customers.

The footer of the Crédit Populaire d'Algérie (CPA) website highlights several key pieces of information. It displays a call center number (021 64 15 15) for telephone assistance, accompanied by a representative icon. It also provides links to important sections such as the site map, legal notices, and the bank's general terms and conditions. The main banking offers are presented, including savings and investments, loans, bank cards, bancassurance, and remote banking services. A subsection dedicated to digital banking offers solutions such as e-Banking, Mobile CPA, EDI, and e-Payment. In addition, a section dedicated to professional credits targets services such as PROLIB, PROMED, and PME by CPA. Finally, the footer mentions the rights reserved for the year 2024 by the Marketing & Communication Department and offers links to the bank's social networks via dedicated icons.

3.3. Evaluation method and analysis

To assess the effectiveness of SEO strategies, we used analytics tools. Analyzing websites using analytics tools is based on a rigorous methodology that integrates data collection, quantitative and qualitative analysis, benchmarking, and continuous optimization. This process provides an accurate analysis of a website's performance and guides improvement decisions to achieve strategic objectives. With this in mind, we chose SERPSTAT, an integrated SEO, digital marketing, and content management platform, with the aim of improving the digital strategy of the company under analysis. For marketing experts, companies, and

SEO specialists, SERPSTAT offers a collection of tools aimed at increasing online visibility and optimizing a website's SEO

4. Results and discussion

4.1. Analysis of the SEO indicators of the cpa-bank.dz site

The results presented in Table 1 indicate that the entity ranks 6.921st [in] Algeria in the field of market research and 1.598th [in] its category, which reflects a **relatively weak performance** compared to other players in the sector.

Table 1. Overview of the visibility of the cpa-bank.dz site

Indicator	Value
Ranking (Algeria)	#6,921
Ranking (Category)	#1,598 (No data)
Visibility Score	46
SDR score	33

Source: (Serpstat, 2024)

According to the results, the visibility score of 46 also suggests an average online presence, likely based on factors such as web traffic and digital engagement. In contrast, the SDR (33) reveals modest sales or prospecting performance , with significant potential for improvement.

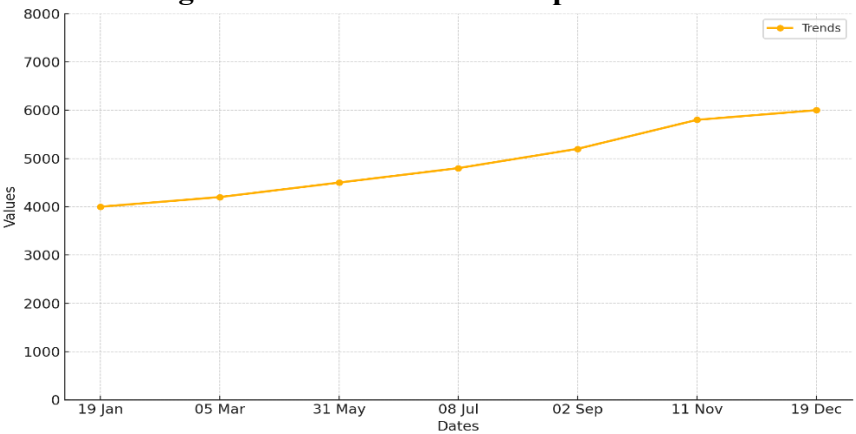
Table 2. CPA Keyword Metrics

Keyword	Position	Volume	CPC
cpa	1	40.5 K	0.49
cpa ebanking	1	33.1 K	0.29
e banking cpa	1	33.1 K	0.29
ebanking cpa bank	1	33.1 K	0.29

Source: (Serpstat, 2024)

Table 2 presents an analysis of keywords related to “CPA” and “ebanking” for organic search, highlighting their position, monthly search volume, and cost per click (CPC). All keywords display a #1 ranking position, indicating excellent visibility in search results. The terms “ **cpa** ” and “**cpa** ” are the most searched with a monthly volume of **40,500** searches each, while variations such as “cpa ebanking” and “e banking cpa” have a slightly lower volume of **33,100** searches. The cost per click is higher for the generic keywords “cpa” and “cpa” (**$0.49**), reflecting increased ad competition, while terms related to “ebanking” have a lower CPC (**$0.29**), suggesting a less expensive advertising opportunity.

Fig.1. Evolution of traffic to cpa-bank.dz



Source: (Serpstat, 2024)

The graph above (Figure 1) illustrates a positive evolution characterized by a constant growth over the whole of 2024, increasing from almost **4,000** in January to **6,100** in December. This evolution shows a continuous improvement, characterized by an absence of abrupt fluctuations, which suggests the implementation of a well-defined and efficient strategy. However, certain periods, such as the period between July and September, show a relative

slowdown, which suggests potential opportunities for optimization. Overall, the results reflect an encouraging performance, however, an analysis of the most impactful events would be beneficial to optimize the results going forward.

Table 3. Top pages cpa-bank.dz

Rank	URL	Organic Keywords	Facebook Shares	Traffic
1	https://www.cpa-bank.dz/	1.52K	1.09K	31.63K
2	https://www.cpa-bank.dz/index.php/fr/	932	9	6.18K
3	https://www.cpa-bank.dz/index.php/fr/	413	328	409
4	https://www.cpa-bank.dz/index.php/fr/ أفراد-الزبائن/قروض-الإستهلاك/c-plus-auto-ar	267	1	2.1K
5	https://www.cpa-bank.dz/index.php/fr/clients-particuliers/credit-a-la-consommation/c-plus-auto-ar	240	1	573
6	https://www.cpa-bank.dz/index.php/fr/mobile/cpa-mobile-ar	182	0	454
7	https://ebanking.cpa-bank.dz/	162	0	19.47K
8	https://www.cpa-bank.dz/index.php/fr/nos-produits/cartes-internationales/carte-visa-classic	159	0	1.18K
9	https://www.cpa-bank.dz/index.php/fr/nos-produits/credits/immobiliers	144	1	1.76K
10	https://www.cpa-bank.dz/index.php/fr/	137	4	864

Source: (Serpstat, 2024)

Table 3 presents an analysis of the best performing pages of the cpa-bank.dz site based on several indicators, including SEO performance and their engagement on Facebook.

The table shows the main pages of the site www.cpa-bank.dz, ranked by their SEO performance and their engagement on Facebook. According to the results, the home page is the most efficient, with **1,520** organic keywords, **1,090** Facebook shares, and an estimated traffic of **31,630** visitors, followed by specific pages such as those in French, Arabic, or dedicated to products/services such as bank cards

and auto loans. Some pages, although generating less traffic (e.g.: /index.php/fr/plus-auto with 2.1K traffic), remain strategic thanks to their ranking for hundreds of keywords.

Table 4. Organic keywords

Keywords	KW Difficulty	Position	Volume	Traffic	CPC ($)	PPC Competition	Results	URL
cpa	37	1	40500	6070	0.49	1	320	https://www.cpa-bank.dz
cpa bank	37	1	40500	6070	0.49	1	299	https://www.cpa-bank.dz
cpa ebanking	33	1	33100	4950	0.29	1	49.9	https://ebanking.cpa-bank.dz
e banking cpa	33	1	33100	4950	0.29	1	30.7	https://ebanking.cpa-bank.dz
ebanking cpa bank	31	1	33100	4950	0.29	1	89.5	https://ebanking.cpa-bank.dz
cpa bank dz	33	1	8100	1210	0.49	1	26.5	https://ebanking.cpa-bank.dz
cpa banking	33	1	8100	1210	0.49	1	26.5	https://ebanking.cpa-bank.dz
banking cpa	33	1	8100	1210	0.49	1	26.5	https://ebanking.cpa-bank.dz
bank cpa	29	1	8100	1210	0	0	45	https://www.cpa-bank.dz
e-banking	24	1	5400	809	0	0	34.1	https://ebanking.cpa-bank.dz

Source: (Serpstat, 2024)

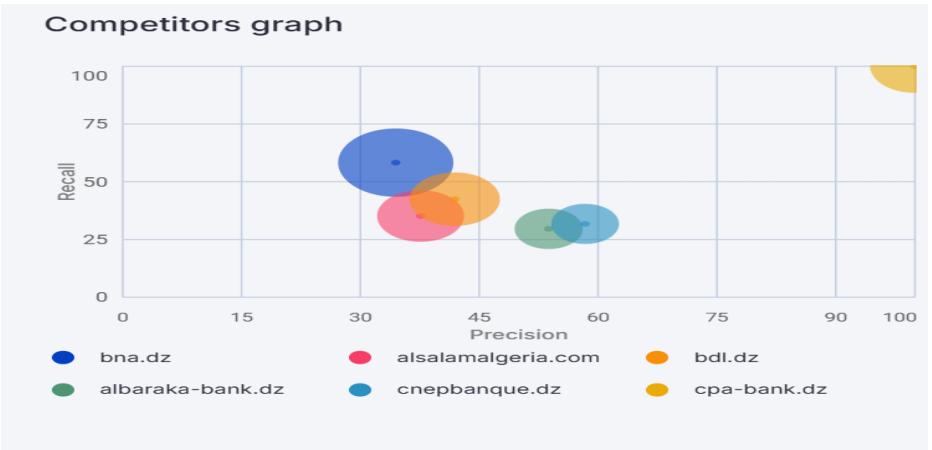
Table 4 presents an analysis of the organic keywords used by the cpa-bank.dz website as part of its search engine optimization (SEO) strategy. The website ranks first in the search engine results pages (SERPs) for each of the keywords mentioned, such as " cpa", "apa bank" and "cpa ebanking". The cpa-bank.dz website benefits from excellent SEO positioning, with all the keywords analyzed in first position on search engines. Terms such as "cpa" and "cpa bank" generate an impressive monthly search volume of 40,500, with an estimated traffic of 6,070 visits, testifying to their high popularity. Similarly, keywords related to e-banking, such as "cpa ebanking" and "e banking cpa", attract a volume of 33,100 monthly searches, reflecting the growing interest in online banking services. The cost

per click (CPC) is moderate for several keywords, including $ 0.49 for “cpa” and “cpa bank”, offering attractive advertising potential, while keywords like “ebanking” have a zero CPC, revealing a lack of direct advertising competition. The associated URLs, mainly https://www.cpa-bank.dz and https://ebanking.cpa-bank.dz, are clearly optimized to meet specific search intents, whether institutional or focused on e-banking.

4.2. Competitive analysis of the cpa-bank.dz site

A competitor overview for cpa-bank.dz (shown in Figure 2) shows its position relative to other competing sites in organic search results in Algeria. The graph below shows competitor performance in terms of precision (X-axis) and recall (Y-axis), where each bubble represents a competitor, with its size seemingly indicating a metric such as keyword coverage.

Fig.2. CPA bank competitors in organic search



Source: (Serpstat, 2024)

According to the results, cpa-bank.dz clearly stands out in the top right with high precision and recall, reflecting a strong overall organic performance. *bna.dz* displays high precision and moderate recall, showing a targeted but more limited impact approach. *bdl.dz* occupies an intermediate position with balanced precision and recall, while alsalamalgeria.com combines moderate recall with low precision, suggesting a less targeted strategy. Finally, *cnepbanque.dz* shows low levels of precision and moderate recall, reflecting relatively weak organic performance.

4.3. Discussion and managerial implications

The study reveals that cpa-bank.dz enjoys strong visibility on search engines, particularly due to its solid positioning for strategic keywords like "cpa" and "cpa ebanking." Despite high search volumes and securing the first position in organic results, the site's overall visibility score (46) and SDR (33) suggest areas for improvement. While the home page attracts the most traffic, other critical pages receive lower visitation rates, indicating the need for more targeted content and SEO efforts. Traffic trends throughout 2024 indicate a generally successful SEO strategy, but there are periods, like from July to September, that require further optimization. Social media engagement, particularly on Facebook, boosts the visibility of specific pages, demonstrating the value of integrating SEO with social media strategies to expand reach. Keyword data highlights a growing interest in digital services, especially e-banking, presenting a prime opportunity for targeted ad campaigns with low cost-per-click (CPC). Competitive analysis shows that CPA Bank outperforms rivals such as BNA and BDL, with a dominant position due to limited competition and high precision in search results. To capitalize on this, the study suggests investing in PPC campaigns for strategic keywords and further optimizing page content to increase organic traffic. The findings confirm CPA Bank’s leadership but also reveal areas for

improvement in its SEO practices, particularly in keyword targeting and content strategy. Addressing these gaps could enhance the bank's online visibility and market dominance. The results also reinforce the need for continuous optimization through SEO, content diversification, and social media integration to increase website traffic and conversion rates.

This discussion responds to the hypotheses by confirming that CPA Bank's current SEO practices have room for improvement, particularly in keyword targeting and content strategies, and suggests that adopting best practices from competitors could enhance its search engine rankings and performance.

5. CONCLUSION

In conclusion, this study highlights the strategic importance of natural referencing (SEO) to strengthen the online visibility of companies, particularly in the banking sector. The analysis of the cpa-bank.dz site highlighted a notable performance, notably thanks to an excellent positioning for strategic keywords such as "cpa" and "cpa ebanking". However, despite these successes, significant opportunities for improvement remain, particularly with regard to the overall visibility score and the engagement of specific pages.

The positive traffic evolution and dominance in organic search show that CPA Bank benefits from a solid SEO strategy, but periodic fluctuations and weaknesses in certain segments indicate the need for continuous optimization. The combination of an integrated SEO strategy with an increased presence on social networks and targeted investments in advertising campaigns (PPC) could maximize the reach and impact of the bank on its target audience.

Although the results are already good, there are still other technical recommendations to suggest:

• It is crucial to improve the content of strategic pages in order to optimize their effectiveness. For example, pages dedicated to specific products such as auto loans could benefit from optimization with long-tail keywords . In addition, integrating compelling meta descriptions and SEO-optimized titles could lead to an improvement in the click-through rate (CTR) on these pages.

• Increase engagement on social media platforms is of paramount importance in order to optimize visibility. Setting up interactive campaigns and regularly publishing content on Facebook , a platform on which CPA Banque already has an audience, could encourage an increase in shares and interactions. In addition, a high-quality backlink strategy could help to strengthen the site's authority on search engines.

• In order to ensure an optimal user experience, it is essential to prioritize mobile optimization . It is imperative to decrease page load times and simplify navigation to make it easier for users to find information. Improving internal search features could also increase user satisfaction.

Finally, this research highlights not only good practices, but also challenges and opportunities for improvement to maintain a dominant position in a competitive environment. By adopting a proactive approach and aligning its digital efforts with market needs, the CPA bank can not only consolidate its current position, but also expand its influence and attract a qualified clientele in a sustainable manner.

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