BREAKING FREE FROM THE CONTENT PACK

How Financial Services Companies Create Differentiation with Content Marketing in a Post-Covid World

A framework for marketers to rescue their ideas from the sea of sameness and create meaningful stories that deliver differentiated brand value.

imagination.

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Introduction – The Differentiation Mandate

More than a year after COVID-19 began ravaging the public health landscape and disrupting business as we knew it, marketers can now see new pathways emerging toward the development of future digital customer experiences.

The changes are vast. We've seen a re-imagined workforce and workplace. We've watched the rapid adoption of digital collaboration, marketing and content technologies. And we've witnessed the increased demand for more trust-driven and purpose-led relationships with customers. All of these customer experience transformations had been brewing over the last 10 years, but they accelerated in the past year to unprecedented levels of priority.

For financial services businesses, this disruption has brought the opportunity to facilitate a more rapid change in how we communicate with customers and prospects.

William Demchak, CEO of PNC Bank, summed this up well recently, saying "sales has jumped from 25% digital to nearly 75% digital during COVID-19, condensing 10 years' worth of changes into two months."[1]

For marketers of all stripes, against this backdrop, content marketing has taken on new urgency. During the peak of the pandemic, content was the glue that held us together. We all turned to our screens for haircut tutorials, gardening tips and finan-

IN THE TWO-YEAR PERIOD ENDING IN 2019, SPENDING ON CONTENT MARKETING INCREASED 73% ON AVERAGE

(SOURCE: ANA)

cial advice. That behavior is likely to stick, engendering significant opportunity for the companies and organizations that can earn consumer attention.

The key word there is "earn." The big risk for financial services is that they'll all emerge with the same content messaging, leading to the sea of sameness that has plagued financial marketing for years. Indeed, in 2021 the overriding challenge to the long-term consumer trust deficit, to understanding the customer journey, and to achieving a more effective paid media spend can be found in one word: differentiation.

A BENCHMARK OF TRUST

Earning consumer attention starts with trust. Amid the last year's backdrop of economic disruption, it may come as no surprise that research reveals that financial services remains the least trusted industry sector among consumers. The 2021 Trust Barometer, released each year by the PR firm Edelman, found that there had been steadily rising trust in financial services firms from 2011 through 2019. But in the 2021 release (which covers the previous year), after a brief boost early in the pandemic, consumer trust fell to a low not seen since 2016. [2]

The pandemic-accelerated focus on digital experiences may be a partial cause here. During 2020, 30% of global consumers reported that they were spending more time researching and accessing banking and financial services online.[3] Branches were closed, forcing both customers and banks to rapidly shift to an online-first business model. Use of cash plummeted.

But even as marketers at financial services firms have been keen to get a better understanding of shifting digital customer demands and behaviors, progress on improving those digital experiences has been slow. Though consumers have been abandoning mainstays like branches and traditional financial advisors for years, many financial institutions have only recently begun to meaningfully adapt to that new mindset. According to one study, 87% of financial services marketers say adopting or refining customer journey strategies is a top priority.[4]

Now, financial services companies are not the lone standout here when it comes to adapting to changing consumer behavior. Our collective, and lasting, shift to digital experiences has provided an opportunity for every brand to further develop the capabilities to better understand consumer behavior. A February 2021 study of CMO priorities by Deloitte Consulting found the top three investments that companies are making to improve their digital marketing are "optimizing their Websites," "media and search," and "direct digital marketing." Put simply: the capability to foster differentiated digital content experiences is at the forefront of most businesses.

At the heart of that capability is an intelligent and differentiated content strategy that anticipates consumer needs. After all, if you can deliver to your customers the right information at the right time, in a way that's valuable, trust will naturally follow. The key is to define what the "right information" is, in a way that doesn't echo every other financial services firm.

DIFFERENTIATION IS CRITICAL IN FINANCIAL SERVICES

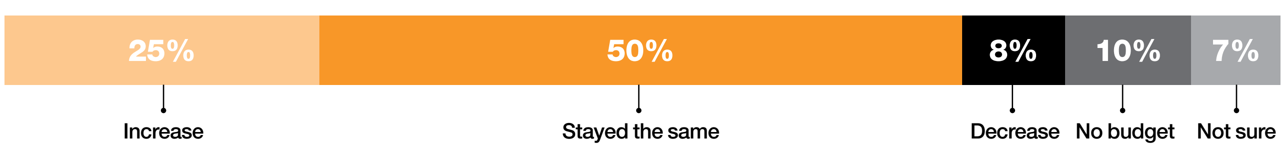
If things weren't already challenging enough for financial services companies when it comes to differentiation, new competitors are emerging every day. The onslaught is multifaceted, from the now-established startup-driven fintech sector to well entrenched consumer brands. If you are in retail banking, for example, you don't need to look any further than Apple. Goldman Sachs extended $10 billion of credit in only the first two months of the Apple consumer credit card.[5] This record launch demonstrates how much trust consumers have in the Apple brand and also proves that financial services messaging doesn't have to be limited to the sea of sameness that has prevailed for so many years.

In 2021, financial services brands must be laser-focused on creating original content-driven brand experiences that start to break from the pack. It matters not whether they are B2B or B2C; as our planet looks to re-open and enter this new, next normal – creating powerful, differentiated content – brand-driven experiences are key to elevating today's financial services firms.

With that context, and through the work that we've done with hundreds of clients over the last 10 years, we've found that there are ways for financial services companies to get beyond simple, expected brand executions and create a distinct, creative approach to content creation that can differentiate the brand.

In the remainder of this paper we'll explore both a focus on defining true differentiation and an approach to content ideation that can help financial services companies break from the pack and develop more meaningful, differentiated experiences – by focusing on their brand's stories rather than simply their brand story.

Change in financial services content marketing spending post-COVID



Source: The Financial Brand, Sept. 2020 https://thefinancialbrand.com/102640/covid-pandemic-bank-marketing-innovation-digital-channels/

Part One – What Is Content Differentiation?

Differentiated marketing messages are particularly hard to come by in the financial services space. After all, just about every bank of a certain size offers checking accounts and savings accounts, mortgages and small business loans. Historically, customers have tended to shop based on two primary factors: price and convenience. Where is the lowest mortgage interest rate or highest savings account rate? Is there a branch on my morning and evening commute, so it's easy to grab cash or make a quick deposit?

This "commodity" consumer mindset as well as banks' traditional institutional conservatism have led to a certain degree of groupthink when it comes to marketing messaging. Financial institutions tend to move in lockstep when it comes to their marketing, trotting out strikingly similar messaging at the same time.

Just about every bank and investment firm, for example, pivoted to an intense devotion to financial literacy content following the housing crash and recession of 2008. Banks were struggling to reconnect with consumers who felt burned by the financial crisis and were committed to educating them. If you flipped from one bank website to another between 2010 and 2016, you'd see content that was virtually interchangeable: how to budget, how to save, steps to buying your first home. It was commodity content, with very little to distinguish one content provider from another. It was, too, the same content that could be found on just about every financial education site, from NerdWallet to mommy blogs to personal finance magazines. Industry favorability numbers inched higher, but few financial institutions made huge strides.

Then, in the early teens, it seemed that every financial marketing executive read the same research report at the same time: the one reporting that consumers think in terms of "life stages" or "life moments." Marketers frantically created and recreated customer journeys, mapping out the points when consumers are most likely to rethink financial relationships. The result: a collection of bank and investment company websites, all with content tailored to getting married, having children, buying a first home, and on and on. Again, for all their good intentions to put themselves in customers' shoes, financial institutions ended up sounding very much like one another – with very little to differentiate them in the eyes of the customer and potential customer. Websites were structured similarly, and advice was dispensed around many of the same search terms and points on the customer journey.

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There's more. Fast forward another year or three, and suddenly we were all talking about sounding "human." In board rooms from Boston to New York to Charlotte, every bank and investment marketing team was revamping its marketing voice and messaging to infuse the so-called human element. "Empathy" was a big buzzword. So too was "connecting." Financial firms declared their allegiance to audience-first messaging and rebuilt strategies around that idea.

And so at the same time, financial institutions all moved away from staged-looking stock imagery and tried to make their visuals appear more natural, less posed. They aimed for empathy in their messaging, emphasizing storytelling around rebuilding finances and overcoming obstacles. They all said they wanted to empower their audience, not lecture or talk at them.

Where did we end up? In the sea of sameness once again, with messaging blurring together from one financial institution to another.

IT'S NOT THE STORY. IT'S HOW YOU TELL THE STORY

Let's be clear here: this is not to criticize the urge to create messaging at the moment your customers are receptive to making a change. Of course that's a natural time to try to reach both current and prospective clients. Nor is this a criticism of working to sound more human and make more authentic connections. All of those things are worthy goals for any company, not just a financial institution. It's how you package that messaging, and the message you're sending, that offers you the opportunity to differentiate and to shine.

Key to that differentiation is understanding what makes you different as a company, and how to translate that purpose to your marketing messaging. For smaller, niche brands, this comes naturally. That's one reason we've seen the rise of content marketing-driven success from brands like Ellevest and several of the roboadvisors. They are leaning into their missions as points of differentiation that allow them to stand apart with a fresh voice. These brands were created with differentiation in mind. Ellevest is designed for women and provides a new kind of investing vision. Betterment, Wealthfront, Stash: they all lean on their fintech foundation, a designation that confers on them a positioning that stands apart from legacy financial institutions. They present themselves as vehicles helping break down traditional barriers to investing. It works because they're new to the market and can position themselves as outsiders, here to disrupt.

Plus, these upstarts aren't saddled with the bureaucracy and legacy issues that bog down larger, older companies. When Stash publishes a content piece about the homeownership gap for Black Americans, it doesn't have to tiptoe around the company's lending history and practices from decades past. When Ellevest talks about getting women into positions of corporate power, it doesn't face immediate criticism about the absence of women in its own executive ranks. While many old-line financial institutions have made great strides in recent years toward equality and access, they still face historical challenges and reputational issues that younger companies simply don't have to contend with.

That doesn't mean there aren't great opportunities for financial firms to stand out, to carve out space for themselves. This isn't about trying to replicate what newer, niche firms are doing. While the blank space may not be as obvious to you, it exists. You just have to find it.

It starts with a little soul searching. Before you can speak with a differentiated voice, you have to know what makes you different. This may or may not be what's currently in your mission statement or on your purpose page. That depends on how much the sea of sameness has infiltrated your company. It also depends on how large and fragmented your company is: some financial institutions may find that the differentiated approach feels different for each line of business or customer group.

The things that set you apart may feel lofty: a purpose, a mission, a new path forward. Or, more likely, they may feel closer to the ground: differentiated customer service, or access to a certain product, or the way you connect with a key audience. For example, a high-touch custodian for financial advisors may find its differentiated approach is borne of its innate understanding of financial advisors' evolving role with clients. A bank focused on high-net-worth individuals may find its point of differentiation comes from its presence in clients' lives, at their weddings and their children's football games. A large bank may find a unique perspective in a local or regional program that targets startups or small businesses. These are all valid aspects of a company's mission, differentiators that can be brought to life via a content strategy. There's no single approach. Once you land on that point of differentiation, however, how you position your content strategy should work in tandem.

The Path to Differentiated Content Marketing in Financial Services

From:

Promoting a general sense of organizational mission…

Avoiding overly specific messaging…

Telling stories…

Distributing valuable, resonant content…

To:

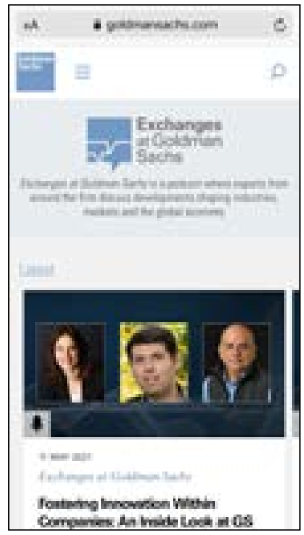
Defining differentiation for each priority audience

Applying narrow tactics for high-priority audiences

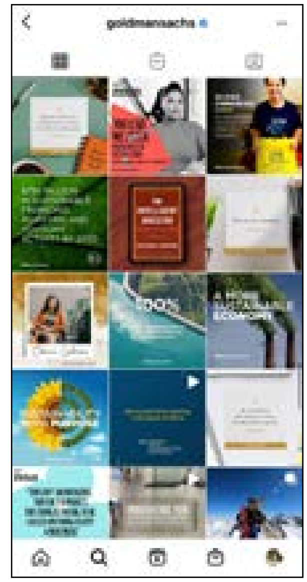
Crafting stories that deliver solutions

Generating content that creates value and interest

GOLDMAN SACHS LEANS INTO CONTENT



Exchanges at Goldman Sachs: A peek behind the curtain



GS Instagram: Focus on people and impact

Consider Goldman Sachs. For decades, the firm was perched at the top of the investment bank ivory tower. Insular, inaccessible. That positioning, whether intentional or not, was partially responsible for the public perception beating the company took during the financial crisis. It was vilified as the epitome of Wall Street, with no connection to or empathy for Main Street small businesses and so-called "regular people." To say its reputation suffered is putting it mildly. In 2009, a *Rolling Stone* article described Goldman as "a great vampire squid wrapped around the face of humanity, relentlessly jamming its blood funnel into anything that smells like money."

Rather than disappear from the public eye amid widespread criticism, Goldman Sachs made the decision to lean into it. Today, the company looks like a poster child for innovative content marketing. It has active social media accounts across platforms, including Millennial darling Instagram. Its executives and analysts are featured regularly across several company-produced podcasts, which quickly pivoted to remote during the COVID crisis. Far from being shrouded in privacy, Goldman's voices were suddenly amplified from their kitchen tables and home offices.

Perhaps most notably, the company's "Talks at GS" video series – started as a way to galvanize internal staff – has garnered hundreds of thousands of public viewers, with guests ranging from household-name CEOs to media personalities to celebrities – as well as mentions in the popular press. In each of these discussions, the conversations aren't about money, necessarily, but cover loftier issues: philanthropy, diversity, business leadership. By facilitating these conversations, Goldman is demonstrating its thought leadership – not because it declares it is a "thought leader," as so many brands do, but by putting that idea into action with game-changing conversations with business and cultural leaders from outside its own walls. This is a perfect example of "show, don't tell."

Today, if you want to know Goldman – really know it – all you have to do is look at its homepage or social feeds, where staffers' opinions on issues ranging from racial economic inequality to fiscal policy are featured prominently. The headfirst lunge into content marketing works. Goldman Sachs marketing teams have noted in interviews that the company records favorability increases when audiences consume content as opposed to an ad. That's a significant achievement for a brand whose interplay with the public historically was to be held at arm's length as an ivory-tower investment bank at best, and a cartoonish Wall Street villain at worst.

Part Two – Pressure Testing Your Creative Ideas

One of the primary challenges of differentiation is that it means, well … doing things differently. This is inherently a creative and "fuzzy" process. And, as discussed above, there is no one-size-fits-all approach that is better than another.

One of the primary challenges of differentiation is how to move content creation beyond a brand's normal "talking points." One of the keys here is in understanding that, as mentioned before, one brand may share many common values with another. But it's how the brand packages its stories that can create the separation we are looking for. We must understand the difference between the "brand story" and the "brand's stories." Put simply, apostrophes matter.

When marketers get together to discuss telling the "brand story" we often end up with content that simply describes the overall core values of the brand itself. But if marketers can begin to create the brand's stories, they can give themselves a much wider perspective of how to create differentiated value.

For example, let's review the following brand values:

- Trust
- Integrity
- Excellence
- Commitment
- Honesty
- Respect
- Community Leadership
- Employee Value

These could be describing just about any financial services organization in the world. And, in fact, one study found that 34 of the 50 banks they reviewed had "integrity" as one of their core values.

Brand values are attributes the company claims about itself and assumes people care about. But – and this is a critical point – differentiation needs a point of view that establishes tension. A teller of the brand's stories needs the "undiscovered" state of value to exist in order to build tension and make the audience care about the discovery of the value.

It's a subtle but important difference. Our brand story describes what we want people to believe about us, and our brand's stories must **vividly illustrate why coming along on the journey to that belief is something we should care about.**

For example, Nike's brand wants you to believe that it brings inspiration and innovation to every athlete and that everybody is an athlete. Nike's differentiated stories

BUT IT'S HOW THE BRAND PACKAGES ITS STORIES THAT CAN CREATE THE SEPARATION WE ARE LOOKING FOR.

must then illustrate the shared struggle, pain, courage, and conviction needed for everyone to achieve the spirit of the athlete.

A brand's stories are a critical point of differentiation. Our role is to widen our creative perspective well beyond the brand values and understand how to create many original stories that only our brand can create. We need to demonstrate our ability to deliver why people should care (the why behind the why) and value the promise of the overarching brand story.

A PRESSURE TEST FOR BRAND STORIES

As you're working with your team to establish, bolster or repair your overarching brand's story, you may come to an idea for a content story from any number of places. The lightning of an idea may strike in the shower or while walking the dog. Or you might be inspired by an idea that comes out of your team's latest brainstorming stand-up. Or you may inherit a story because your company just acquired a brand with a digital magazine.

However that initial idea comes into your possession, know that every great, differentiated story has four distinct parts that we can use to define HOW we will package it:

1 A HUMAN WITH A PROBLEM

Every great story has a human soul at its core, even if that human is a talking LEGO character. Further, our human has a problem that needs solving. Nobody wants to hear the story of an investment portfolio, an electronic banking service, or an "alpha company." They want to hear the story of Jane, the enigmatic hero who finds herself challenged with understanding a new, unexplored concept that she must master in order to succeed.

2 A CONSCIOUS OR UNCONSCIOUS GOAL

Goals are the conscious or subconscious desires of the human in the story. The desire to achieve a goal propels the human hero through the story journey. When the goal is conscious, it may be related to the greater "truth". The superhero's conscious goal, for example, might be to defeat the evil monster. But when the goal is subconscious, events transpire in the story that ignite the need for the illuminated truth in the human hero. For example, the superhero also discovers that in defeating the monster, she just wants to be considered a normal person and find love. The best stories have both conscious and subconscious goals.

3 HELPERS AND RESISTANCES

Every great story needs a seemingly insurmountable obstacle, and friends and mentors to help the hero overcome it. Occasionally, this comes in the form of a great villain petting a white cat in a secret lair. Other times the resistance is simply a "mountain" that must be climbed or a giant shark that must be killed. In either case there's also the team, or mentors, that can help our hero overcome the challenge. The bigger the resistance and the more relatable to the hero, the better the story.

4 YOUR TRUTH

The truth is your point of view, and it is what connects your brand's story to the overall brand attribute that you are conveying. Some might call this the theme or message of the story, but at its core, the truth is simply the belief – the value – you are trying to inspire in the audience.

AN INVESTMENT FIRM FINDS A BRAND STORY

One Wall Street investment consultancy wanted to create a thought leadership initiative that would help to entice its high-value investor and financial advisor clients to become more loyal over time. The consultancy's goal was to increase renewal rates for yearly research and consulting clients. Eventually the firm's efforts led it to launch a book club.

A book club?

To begin, the consultants researched their audience and understood that they were extraordinarily busy professionals who barely had time to watch the news, much less consume even more thought leadership on economics and the state of the markets.

Their initial idea: create a book club where every month they would send clients a business book with a "book report" synopsis. "It will save them tons of time," they thought. Then, they pressure tested that idea.

THIS PROGRAM BECAME SO POPULAR THAT THE FIRM CHANGED ITS ENTIRE APPROACH TO ITS BRAND ESSENCE.

- **The human with a problem** – As they started to discuss this in more depth, they came to agree that their hero is the financial advisor who is facing increasing pressure to perform for clients and is competing with algorithms and bots. The financial advisors are spending so much time working, they have little time to keep up with what to read, see and learn about.
- **The conscious goal** – The team then agreed that these advisors not only want continuing education, but also simply to be better moms and dads, and to maintain better balance in their lives. They don't need more noise – nor are they really looking to save time. They need unique perspective and guidance from experts to help them become – well, better humans.
- **Helpers and resistances –** The advisors' world is in danger of becoming automated by technology, algorithms and artificial intelligence. It's an atmosphere that increasingly dehumanizes investing. As the team started to discuss this, they realized that they could help these advisors not only with life balance, but also with differentiating their practice by becoming not less – but more – human.
- **The truth.** Our clients are human – and that is their differentiator. They need simultaneously broader and more specifically curated input to help them both understand wider trends and become more balanced as humans.

With this pressure test the team began to realize that they could provide much more than simply a curated set of book reports on economic and financial trends. They could provide a platform that recommends books, plays, movies and culture that would help the financial advisor be a more rounded person. This is a great example of leaning into a point of differentiation, as we discussed above. Not every financial services company could get away with this approach. But for this firm, because of its strong relationships and high-touch service, it worked.

So – the firm decided to create a content program that educated clients as to the best classic novels, new books (only a few of them investment books), and new films. The team sent their clients a monthly newsletter (digital and print) with synopses of the books they were covering and an offer to send clients, for free, any they thought sounded interesting. Then, they created an online community where financial advisor clients could simply discuss the books and films, and their implications on their investing strategy. After 18 months, the company did a survey and found that the "book club" was the second most important reason that clients were re-subscribing to their annual research program. The first reason was, of course, the great advice they were getting from the firm.

This program became so popular that the firm changed its entire approach to its brand essence. One of its main brand values was that it helped people become better investors. Through this program, the firm realized that it wasn't there to help people become better investors. It existed in order to help investors become better people. This messaging began to translate into its business development efforts as well. This is a great example of the kind of differentiated positioning that can drive standout marketing across campaigns, product launches and enterprise initiatives.

Conclusion – The Business Advantage Of Separating From The Pack

One of the primary implications of moving in the direction of content marketing is that the firm must move away from the "campaign mindset." But this isn't entirely true. Content marketing that differentiates the brand is often best served as an addition to direct, campaign-based marketing.

The idea is that content becomes an always-on, dynamic and iterative function in the business. Content calendars are updated to reflect organizational priorities – balanced with audience need. Audience needs are considered first. Content should be seen as an offering that is a multiplier to existing marketing and loyalty efforts, not a replacement or alternative to it.

With this in mind, the inherent pushback to adding this capability – and something we hear from so many financial services organizations – is that this "new investment" takes a long time in order to realize any benefit. So, if our brand is not in distress, or because of a perceived fuzziness in measurement, it seems like any differentiated idea is an inherently risky investment.

As with any initiative, the research, development and effort we put into its existence are factors that we can control. It may, indeed, take time before we begin realizing the type of value that would prove true ROI on this investment. It does not, however, mean we can't measure or progress toward that goal. One of the overriding attributes to a differentiated content program is that it teaches our customers how to be better customers.

AN INVESTMENT FIRM FINDS BRAND DIFFERENTIATION FUELS ADDITIONAL INVESTMENT

For example, take a large investment management organization with billions of dollars under management. One of its priority goals was to create much more brand affinity, awareness and trust within the broader investment community. As part of this initiative the organization created a new thought leadership publication that was built to drive a subscribed audience and educate readers about the long-term economic trends of world events. As the organization began this project, and in order to create a foundational measurement, it measured its brand trust among audiences not just against competitors, but against media outlets such as the *Financial Times* and *Wall Street Journal*. As one might expect, it landed in the middle of the pack. Then, it conducted that study again 24 months later. Among the general audience, the organization had risen a few spots. That was good news. But then it again polled the subscribers to the publication, which had grown to 8,000 over two years. Among that group, the brand was in the top five in terms of trust.

That was, of course, great news. But it was what they did over those two years to measure their progress – in addition to looking at brand affininty – that provided the big win. In those two years, the team worked hard to make the new publication the new way that sales reps would engage with investors and advisors. Instead of calling them with the offer of a "new presentation," they would call and offer to go through the latest "thought leadership" perspective. The firm already had a metric of "time spent with investors" as a sales goal. The publication became a multiplier to the sales representatives' efforts. The virtual "rep" was their thought leadership platform, and could be measured against the same metrics.

SEPARATING FROM THE PACK AND ENABLING A CONSISTENT, REPEATABLE OPERATION TENDS TO DE-SILO MARKETING AND SALES, STRENGTHEN THE BRAND'S CORE VALUES, AND PROVIDE A BETTER BRIDGE FOR CUSTOMER RELATIONSHIPS.

BREAKING FREE FROM BUSINESS AS USUAL

Ultimately, as financial services companies move to a content marketing model and break free from the pack, there is a required shift in the operational model of how content is developed, maintained and managed.

On the surface, it seems this idea of adding more content that focuses on providing differentiated value and connecting the digital pathways of our customers would add, rather than reduce, complexity.

We find just the opposite to be true.

Our experience is that separating from the pack and enabling a consistent, repeatable operation for creating the brand's stories tends to de-silo marketing and sales, strengthen the brand's core values, and provide a better bridge for customer relationships.

It's transformational. And it's certainly going to cause discomfort. But imagine the possibilities that can unfold. ■

Endnotes

1. Deloitte 2 Years Into 2 Months
2. Edelman Trust Barometer, 2021
3. Kameloon Global Study 2020
4. Trends in Financial Services Marketing - Salesforce
5. Goldman Sachs issues $10 Billion in Credit through Apple

Simona Covel, SVP, Content at Imagination
Simona has led the vision and execution of numerous award-winning content programs that have reached millions of American homes and businesses. She works with Imagination's talented creative teams to create best-in-class, audience-first content programs. A former Wall Street Journal reporter and Inc. magazine editor, Simona has reported and written on an array of business, financial and investing topics, including foreign exchange, fixed income markets and leveraged finance, as well as an extensive range of business-building subjects. From boardrooms to trading floors to factories, she has interviewed everyone from Fortune 500 CEOs to senators to inventors. Simona is the author of the recently-released book, Marketing Your Startup: The Inc. Guide to Getting Customers, Gaining Traction & Growing Your Business. One-part Midwesterner, one-part East Coaster, Simona holds an undergraduate degree from The University of Michigan and a master's degree from New York University.

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Imagination is a Chicago-based content marketing agency that specializes in creating original editorial content to help companies and associations connect with their customers and members. Imagination works with over 20 Fortune 500 clients as well as leading trade associations and has a specific expertise in financial services content marketing, with a client roster that includes Wells Fargo, J.P. Morgan Chase, Truist, Regions, First Republic Bank and TD Ameritrade.