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BAI POWERING SMART DECISIONS.

BAI Banking Strategies
Executive Report

Marketing made effective

In this Issue

Letter from the Editor

On your market, get set … go

It isn't a bank marketing campaign—not even close. But the March 2012 YouTube video that launched Dollar Shave Club ranks without doubt as one of the most successful marketing stunts in history. It was shot for less than $5,000 by Michael Dubin, who used it to promote his new razor blade company. An occasional stand-up comedian, Dubin pulled out many silly stops from riding in a little red wagon with one of his warehouse employees to dressing someone up in a bear costume. Now here's where funny turned serious: Dubin raised $10 million after the 93-second video went viral. To date it has racked up more than 25 million views, with likes outweighing dislikes by 60 to 1.

While marketers in any sector would be hard pressed to score that kind of coup, 2018 will challenge the financial services industry to up its game. Above all, we live in an unprecedented age of stimuli bombardment and information overload. Now the good news is that people still need the bedrock services banks provide. But between challenger banks, new payments outlets and roboadvisories—just to name a few forces—financial services leaders must bring new thinking and action to bear on how they market their businesses.

In *Ad and subtract: What works (and what doesn't) when marketing via digital*, Jeanne Pinder reveals how digital ads outperform direct mail, not just in terms of readership but also their ability to gather valuable information such as the viewers' physical address. It can even outshine Facebook marketing because, as Pinder points out, "Facebook is famous for not fully sharing data. So, for example, if someone sends 100,000 target records to Facebook, and Facebook responds that it got 50,000 matches, the user learns only that raw number—and not who matched."

Speaking of matches, millennials and banks have much to gain from each other, though reaching this discriminating demographic remains far from given. *In Mastering the millennial market*, Karen Salamone, vice president of marketing at Harland Clarke, offers actionable advice banks can apply to make meaningful connections.

"Millennials stand poised to inherit more wealth than any other generation," Salamone writes. "As such, they form a crucial market for financial institutions to attract, engage and retain. Yet the size and diversity of this generation make it the most challenging to pin down."

BAI's chief marketing officer Holly Hughes reveals the value in aligning the marketing messages that reach the public, bank employees and prospective hires in *Three brands, one voice: Building a consistent marketing message*. "A bank's consumer-focused TV spots and print ads, for example, might tout exceptional customer service," Hughes writes. "Internal messaging, however, encourages employees to emphasize the bank's competitive pricing when they speak to customers, while potential employees hear that the bank is best known for its teamwork." Thus, she points to a five-year-old effort by Citizens Bank that has not only boosted consumer engagement, but also produced "higher ratings on Glassdoor, an increase in employee referrals, a decrease in cost-per-hire and a reduction in the time it takes to fill a position."

The new year will see marketers in every corner asking, "What's next and what works?" To address that never-ending quest—or question, if you like—Geoff Williams gives us *From high yields to security shields, 10 marketing focal points for 2018.* Expect banks to promote messages that run the gamut from "We're more digital than they are" to "Hey, dude: Banking with us is cool." Yes, cool.

As much as we may need to loosen our ties, we'll also need to loosen what ties us to same-old, same-old marketing. The new year offers abundant ways forward that aren't limited to the latest digital gadget, sexy tech or shiny new toy. Meanwhile, one same-old still matters, and always will: Marketing is all about connection; connection leads to relationships; relationships to loyalty. While keeping what works, let's also take that time-honored journey to marketing victory in new and unexpected ways. Just ask Michael Dubin, who reached the winner's circle by way of a little red wagon.

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Ad and subtract:

What works (and what doesn't) when marketing via digital

It's not all about Facebook and 'automagical' ads. Experts pull back the curtain on smart targeting strategies.

By Jeanne Pinder

Technology has brought whirlwind change to many areas of banking. But how is FinTech most effectively changing the marketing game? With big data? Machine learning? Smart content marketing? The story is still unfolding, but we know a few things for sure: It's not all about Facebook ads as rocket fuel or artificial intelligence automagically solving all of banks' business problems.

Yet the one area digital-powered marketing shines is via digital ads—especially the kind targeted via an internet protocol address: that is, the string of numbers assigned to your connection by your internet service provider. These IP-based digital ads equal a headline for Tim Keith, co-founder and chief strategy officer of Infusion Marketing Group, which uses targeted marketing to generate new accounts and products for customers.

"We jumped head-on into these ads," says Keith, whose company counts more than 200 banks and credit unions among its clients. "We only get paid if we get a response. We're able to match the physical address of a person to their IP address at a 50 percent rate, and then deploy a rotating set of ads to the sites the person is browsing."

Compare that direct mail, where it's hard to know how many people read it, trash it or set it aside. With IP-based marketing, advertisers glean many more insights.

Among them: Baby boomers have a higher response rate if they see an ad 20 times versus 10 times--a significantly diminished return with the second 10 impressions. But with millennials, Infusion saw the opposite: Response doubled if they saw it 20 times as opposed to 10.

Keith adds that a digital campaign can produce roughly the same results as an equivalent direct mail campaign at half the price.

Great response to marketing can prove ineffective, though, if customers cannot transact online, points out David Eads of Gro Solutions. Gro is a digital sales platform for banks, working to take the best practices of e-commerce and bring them to financial services.

Many banks and credit unions still lack online account opening in their core product categories. So, Eads says, some 70 percent of the existing buying solutions require you to come into the bank, perhaps to sign a signature card or provide funding.

"The bank's chief marketing officer may plan to spend $1 million on an ad campaign, but they don't have an effective way to buy the product digitally," he says. "They especially don't have a way to do that on a mobile device—and we're in an age when most institutions have most of their traffic mobile. The solutions that exist are not good; the abandonment rate is 80 percent or more for most mobile users."

Gro solves that problem, he says, "using the magic of the internet to input and validate, rather than giving them a blank form and asking them to type in answers."

Attacking FinTech marketing from a different angle is MaxMyInterest, which describes itself as "an intelligent cash management and optimization platform."

MaxMyInterest was recently named a 2017 BAI Global Innovation Awards finalist in both the Product and Service Innovation and Disruptive Innovation in Financial Services categories.

CEO Gary Zimmerman says he founded MaxMyInterest following the financial crisis in 2008-'09. He wanted to keep cash safe, earn the best interest and maintain FDIC insurance coverage. The simplest way was to open more accounts below the FDIC insurance level, across multiple banks. Zimmerman was living abroad at the time and discovered that online banks offered significantly higher yields across the board than branch-based savings accounts.

He sensed a great opportunity because high net worth individuals keep 27 percent of their assets in cash. But much of that money lacked insurance and wasn't earning "as much as it could be earning," he says.

So Max created software that enables depositors and their financial advisors to manage cash "in a fully automated and secure way"—not by opening multiple accounts at, say, JPMorgan Chase, but opening accounts at multiple banks by filling out a single form. It was a process modeled, he says, on the Common Application currently used by college students.

While the national savings average is 9 basis points of yield today, "our platform is delivering up to 142 basis points of yield, FDIC insured," Zimmerman says.

A typical customer, he adds, might keep checking at Chase and put savings in accounts at online banks such as UFB Direct, Barclays Bank, GS Bank, American Express or Ally Bank at a significantly higher interest rate than FDIC-insured savings at brick-and-mortar banks.

> "The greater someone's assets, the less patient they are. Online banks have been able to attract mass-market customers, but they have low balances. The average person using Max—we call them 'members'—has close to half a million in cash."
>
> Gary Zimmerman, CEO at MaxMyInterest

"The greater someone's assets, the less patient they are," he says. "Online banks have been able to attract mass-market customers, but they have low balances. The average person using Max—we call them 'members'—has close to half a million in cash."

Customers are generally high-net-worth individuals such as hedge fund managers, doctors and entrepreneurs who've heard about Max from a friend or colleague. Another line of referrals comes via financial advisers, he said.

Max has no marketing manager. "We don't advertise," he says; people are more likely to adopt a product if they learn from a friend, so "that referral is more valuable than a lead from advertising."

Max's marketing budget, he adds, is spent on a very low-tech solution: going to financial adviser conferences "not to sell them, but to learn from them and listen to them."

What's not working so well in FinTech marketing?

Eads believes one of the big opportunities for Gro has been putting data together: a bank's data might be siloed, in a way that it's not available to the marketing department, or easily used with artificial intelligence, or handily integrated with credit bureau data.

For example, Gro has worked to make it possible for a bank to run an email campaign for existing customers who have a credit score above 760 and haven't had an auto loan for the last three years. Getting data, transforming it and putting it into customer relationship management tools such as Salesforce and Hubspot creates a sweet spot, that allows marketers to integrate and maximize their own data with outside data.

Keith's business is built on digital savvy, and yet he sees downsides to the romance with tech solutions. One challenge, lies in Facebook marketing (and in turn, the marketing of its marketing).

People ooh and aah over Facebook's traffic numbers and results are good, yet Facebook is famous for not fully sharing data. So, for example, if someone sends 100,000 target records to Facebook, and Facebook responds that it got 50,000 matches, the user learns only the\at raw number—and not who matched. So the IP address targeting, with a full description of the match, has much more analytic value.

Eads also thinks banks need to transform their digital offerings to appeal to those all-important millennials.

"Even though millennials hate the top five banks, they go there because they perceive that those banks have better tech solutions," he points out. "If they go to a credit union or a mom-and-pop bank, and they don't have a decent sales experience, millennials will be gone."

Jeanne Pinder is the founder of ClearHealthCosts.com, an award-winning startup bringing transparency to the health care marketplace. She was an editor, reporter and human resources executive at *The New York Times* for close to 25 years, and has also worked at the *Des Moines Register*, *Associated Press* and *Grinnell Herald-Register.*

Mastering the millennial market

They're skeptical. They're set to inherit record wealth. They want convenience and engagement. Here's how banks can deliver.

By Karen Salamone

At more than 80 million strong, millennials represent the largest generation. In history. They're also the most diverse; most educated; comprise the largest segment of the American workforce; hold the most purchasing power; and stand poised to inherit more wealth than any other generation. As such, they form a crucial market for financial institutions to attract, engage and retain.

Yet the size and diversity of this generation make it the most challenging to pin down. Research reveals that millennials' attitudes, behaviors and preferences can vary—and even conflict. Born in the final two decades of the 20th Century, they embody a broad swath of race, ethnicity, life experiences and upbringing.

This generation has also reached a tipping point in its evolution as older millennials are well on their way to achieving important life milestones. These include home ownership, parenthood and retirement planning; younger millennials remain on the cusp of launching solo into the world.

And many brands and industries—including financial institutions—face a test in how best to market to this group.

As an industry, banking faces its own particular moment of truth. Tagged as the industry most at risk of disruption by millennials, this digital-native, hyper-connected generation views finance in terms of crowdfunding, virtual currencies and online payment platforms just as much as the branch building with a drive-thru ATM on the corner. And surviving the throes of the 2008-2009 financial crisis has made this group wary of traditional financial services providers, at least to some degree.

> Millennials aren't anti-establishment when it comes to their banking preferences: They just don't fixate on traditional ways of doing things. They're more likely than not to try new trends and alternatives to find what works best for them.

Millennials also steer clear of banking as a career choice. In 2006, MIT's Sloan School saw 31 percent of its graduates go into banking; by 2016, that number had shrunk to a paltry 15 percent. Columbia University also reports such a trend: 37 percent of its business graduates chose banking as a career in 2016, compared to 55 percent in 2006.

Yet millennials are similar to older generations in that they use the standard products and services offered by their primary financial institution (PFI). They also have a higher share of wallet with their PFI than any other generation, and that gets a boost when financial institutions actively engage them.

Millennials aren't anti-establishment when it comes to their banking preferences: They just don't fixate on traditional ways of doing things. They're more likely than not to try new trends and alternatives to find what works best for them.

Here's the good news: By no means have banks and credit unions "lost" this generation. But they haven't completely won it yet, either. Though millennials use more banking channels than any other generation, they have the fewest satisfying interactions. They are the least likely to strongly agree that their financial institution knows them, looks out for them or rewards them.

So, what can financial institutions do to better attract and retain millennials?

No one-size-fits-all answer exists. As with any large group, generalizations can be dangerous. Thus research can yield contradictory results, even though millennials as a whole share some distinctive characteristics. One approach won't suffice for a population this large and diverse.

But a single common insight stands out: Engagement and convenience are the keys. When financial institutions actively engage millennials, their share of wallet goes up 25 percent or more. And, in a recent study, 77 percent of millennials said they would consider using financial institutions only if they offered online banking as well as in-branch options. And 90 percent said convenient location is important when choosing a bank or credit union.

As drivers of technological and societal change, millennials have altered the financial services landscape and will continue to do so as they mature and enter their prime earning years. Financial institutions that hope to sustain long-term relationships with millennials must understand their unique needs—along with the differences in preference within this generation, in terms of the products, services and experiences they seek.

With a cohort this energized and tech savvy, banks can seize the opportunity to engage and be trust savvy.

Karen Salamone is the vice president of marketing at Harland Clarke. Learn more about how financial institutions can attract, engage and deepen relationships with millennials in Harland Clarke's upcoming e-book, *Mastering the Millennial Market*, which will appear in January 2018.

Three brands, one voice:
Building a consistent marketing message

What you project to customers might not match your internal messages. Here's how to align consumer, employer and employee brands.

By Holly Hughes

For many financial institutions, there's the consumer brand designed to attract and retain customers. Then there's the internal brand to engage employees, and the employer brand that HR crafts to attract talent. The problem is this: All three brands might not say the same thing.

A bank's consumer-focused TV spots and print ads, for example, might tout exceptional customer service. Internal messaging, however, encourages employees to emphasize the bank's competitive pricing when they speak to customers, while potential employees hear that the bank is best known for its teamwork.

Aligning a bank's three primary brand voices poses a challenge because they're often developed and championed by different departments: marketing for the external consumer brand, internal communications for the employee brand and HR for the employer brand.

Integrating external and internal brand messaging strengthens the power of the overall brand, giving stakeholders across a variety of communication channels a consistent message. A recent study by LinkedIn and brand strategist Lippincott found businesses that closely align their internal and external brands produce a five-year cumulative growth in shareholder value of 36 percent.

Citizens Bank, based in Providence, Rhode Island, seamlessly aligns its employer, consumer and employee brands. But it takes plenty of coordination, led by the bank's Communications Council, to present a consistent, continuous brand look, feel, tone and voice across a variety of channels.

> "Understand your value proposition by doing research with your employee base and your executives to learn what makes your bank unique from a candidate's perspective. Then create a campaign that illustrates that uniqueness to candidates that is cohesive with your consumer brand.
>
> Debbie Celado, Citizen Bank's VP, Employer Brand Marketing Leader

BAI recently spoke with Debbie Celado, Citizen Bank's VP, Employer Brand Marketing Leader. She explained that the Communications Council consists of representatives from across the enterprise. These include Citizens' consumer and commercial brand team, corporate affairs, digital marketing, internal communication, talent acquisition and media relations.

A set of brand guidelines keeps them all on the same page; a coordinated effort with the brand team ensures consistent messaging. At the core of Citizens' brand messaging, an engaged, empathetic workforce plays a starring role in the consumer, employer and employee channels. Of course, it's the employees themselves who must deliver on the brand promise for customers. Robust internal brands help drive successful external brands.

"I believe we've done a good job combining our consumer brand with our internal brands," Celado stated. "In our TV commercials, on our citizensbank.com site and on our career site, it's all about our colleagues and how they help our customers reach their potential." The same theme carries through Citizens' employee communication channels.

The advertising and other branding work that puts Citizens' employees front and center makes recruiting easier. "It's awesome from a brand perspective because it gives talent acquisition so much to work with," Celado says. "Not every company has that easy crossover. The fact that our colleagues are featured in our ads speaks volumes about how much emphasis we put on them."

The TV spots feature branch managers, personal bankers and advisors who describe in very human terms how they've helped their fellow "Citizens" with the same everyday financial problems that they themselves face. The spots have an authentic ring to them and the messaging aligns with what potential hires and employees hear in their respective channels—including social media, which is growing ever more influential with candidates.

Citizens' career page puts more than 50 colleagues in the spotlight as they tell their story, giving prospective hires a more intimate sense of what it's like to work for the bank. The stories are compiled and told by a copywriter in talent acquisition and reviewed by the brand team.

The melded branding effort, which began about five years ago, delivers a handsome dividend for Citizens' employer brand. Celado points to several key metrics: higher ratings on Glassdoor, an increase in employee referrals, a decrease in cost-per-hire and a reduction in the time it takes to fill a position.

Her advice: "Understand your value proposition by doing research with your employee base and your executives to learn what makes your bank unique from a candidate's perspective. Then create a campaign that illustrates that uniqueness to candidates that is cohesive with your consumer brand."

Can Citizens' unified brand strategy work at your bank? It certainly can if there's support at the executive level, which can encourage, if not mandate collaboration among the stewards of the consumer, employee and employer brands. And it can if a cross-functional brand team works from a single set of brand guidelines with a rigorous brand review process.

A unified chorus singing the same praises of a brand's promise can resonate with audiences far more so than the voices of several soloists—and produce the banking equivalent of three-part harmony.

Holly Hughes is the Chief Marketing Officer of BAI.

From high yields to security shields, 10 marketing focal points for 2018

By Geoff Williams

Standing out is tough in this age of information overload. Enter smart bank marketing based on these powerful themes.

"Banking," says Drew Sandholm, the marketing director with Quontic Bank in New York City, "is incredibly competitive." Let us count the ways: "There are a whopping 5,715 federally insured banks in the United States. The question in 2018, perhaps now more ever before, is how do banks stand out?"

Indeed. And in fact, those 5,175 banks don't just compete against each other anymore. For customer experience, consumers compare Bank A to the ease of ordering a box of Twinkies on Amazon. For Bank B, it's their cautious pace versus the formidable zip of FinTech disruptors. And insofar as rising above the noise floor, Bank C is up against a 24-7 news cycle, zillions of YouTube channels and endless video streaming: more content than at any point in human history.

Yet smart financial institutions can stand out—and consumers want them to, because they need what banks have to offer. So what's worth spreading the word about? Here we present ten key products, services and features banks will market in 2018.

1. We're more digital than they are.

"Digital, digital, digital; in 2018, we'll see banks focus on digital banking, products and services—and use digital advertising to drive business," Sandholm predicts. "In 2018, we will see banks focus more on digital banking: online banking, mobile banking apps and adding features and conveniences to both." Branch banking isn't going anywhere, Sandholm stresses. But marketing campaigns will largely focus on the type of banking consumers do with their fingers, not their feet.

2. Your high yield = our high promotion.

It's expected the Federal Reserve will increase interest rates in 2018. As that happens, banks will promote high-yield savings accounts with more zest than in years past, as climbing rates make customers take notice. The first banks to get the high yield message out are bound to win business.

3. We're no haven for hackers.

During the 1920s and 30s, when gangsters robbed banks mercilessly, Kansas bankers actually met in Fort Riley for target practice because state police didn't exist. They spread the word to the public via newspapers and placards that read "The Crawford County Bankers Association is LOOKING FOR TROUBLE." It turned out to be great PR. Fast forward to 2018, when banks face a much different enemy that doesn't wield a gun: high-tech hackers. Expect banks to promote their security efforts, as financial institutions pitch themselves as your best and safest defense.

Frank Sanchez, founder and CEO of Finxact.com, a company that specializes in core-as-a-service banking technology, says that 2017's Equifax debacle will help fuel a lot of marketing on security and authentication in the coming year. "Banks have a competitive advantage and that is trust, so 2018 will be the year for bank leadership in this area," he says. "We will see banks exploring new methods for authentication, removing personal information and passwords to make financial services more secure, remove friction, and diminish the impact of breaches." (He makes a longer-term and far-reaching prediction for the years beyond 2018: "We'll also see more discussion around eliminating social security numbers as a key identifier.")

4. More chat about chatbots and real-time AI.

Aside from fraud protection and risk management, "The agenda for AI in 2018 will be real-time decision-making," Sanchez says. Banks will tout their latest innovations with chatbots, software programs that interact with consumers visiting a website or contacting a call center. And if financial institutions have anything to say about it, their chatbots will take on new levels of sophistication and interaction—creating a marketing edge in the process. How far can this go? Sanchez envisions chatbots responding "with empathetic dialogue." This begs the slogan: "Our bankers care … and so do our 'bots."

5. Incredibly cautious with cryptocurrency.

Cryptocurrency will be big in 2018 and banks won't be able to ignore it. Then again, the fabulously outspoken JPMorgan Chase president/CEO Jamie Dimon called bitcoin investors "stupid" in October. In terms of a more tempered approach, other big banks have made it clear they aren't impressed with cryptocurrency. Thus expect some financial institutions to market themselves as the grownup in the room, where consumers can go for sound financial advice that avoids any dancing on a bitcoin bubble. No matter how high bitcoin flies, the bottom line is that futures in cryptocurrency could be very dangerous.

6. Touting more financial tools.

As financial websites such as Mint.com and Credit Karma offer more services and become more bank-like, banks in turn will create all-purpose financial websites. Sandholm says that Quontic Bank will launch a feature on its app that will scan and sort a consumer's receipts: "You can monitor where you spend your money and track purchases, apply for rebates and have all of the data for taxes."

7. Hey, dude: Banking with us is cool.

For those harboring the stereotype of Worthington Bigbucks sitting behind his huge oak desk, listen up: You must escape. Literally. Last summer, Servus Credit Union in Alberta, Canada, brought an "escape room" to a dozen or so events such as community festivals. The room featured a "boring" bank branch where consumers were given ten minutes to escape by solving puzzles related to finances. Never before has a boring bank been so exciting.

8. Generation Z gets A-plus treatment.

Make no mistake: Marketing will gear up toward Generation Z in 2018. Even with all the attention paid to millennials, some banks are already zeroing in on those born between 1998 and 2016. Now while Gen Z's toddlers still associate "bank" with "piggy," its oldest members will turn 20 and open more bank accounts, apply for more credit cards and even consider investment options. Members of Gen Z have been described as "millennials on steroids," and are even more digitally savvy than their forebears. Given how dexterous and deft they are with smartphones, Gen Zs could well see some banks marketing to them in their teens—via mobile, of course.

9. Special attention to social issues.

Millennials say in survey after survey that impact investing matters to them. In 2016, the global investing forum Toniic and Bank of the West co-conducted in-depth interviews with millennials on six continents. Here's what they found: 79 percent described themselves as impact investors seeking both financial and social impact returns. First Green Bank, headquartered in Orlando and around since 2009, champions its environmental mission proudly. And Eastern Bank, based out of Boston, earlier this year got a lot of attention with its ads promoting gay rights and immigrants.

10. Some banks will continue to talk a good game.

Don't call this a trend or strategy so much as a reality that needs to change. Much of the talk surrounding service, peerless products and customer experience—especially customer experience—will amount to lip service and nothing more. Yet those who can walk such talk will harness the most powerful marketing force of all. It's another type of talk and marketing mavens know it well: word of mouth.

A contributor to *Reuters, U.S. News & World Report*, CNN and AOL's WalletPop, veteran journalist Geoff Williams is also the author of two books, *"C.C. Pyle's Amazing Foot Race"* and *"Washed Away."*

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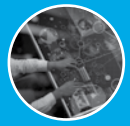

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