

Practice papers

Changing conversations: Brand identity as discourse

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Abstract

The state of branding has reached a tipping point. The explosion of digital communication has enabled consumers to interface and interact with businesses as never before. Today's brands cannot hide — transparency is ubiquitous — and a brand's ability to adapt and pivot with what consumers want is critical to their success. Empowered and über-informed, consumers today are in the driver's seat, with the scales of power shifting in their favour. In this competitive landscape, brands need to be aware that consumers have never before been so savvy, discerning or critical about brands, nor as bombarded with messages. Constantly connected to channels of all types, consumers are second- and third-screening with dexterity, continuously paying partial attention to everything. As brands struggle to be noticed, how can they cut through the clutter? Knowing that emotion drives decision-making, a brand's message has to target hearts to turn heads. But doing so requires brands to work harder and smarter to win the precious commodity of consumer affection.

Keywords

rebranding, branding, brand development, branding research

'If you don't like what's being said, change the conversation'

Don Draper, *Mad Men*, season 3, episode 2

BEGIN WITH THE AUDIENCE

This battle for attention and engagement is the reason we begin our branding process with the audience squarely at the centre. Our approach to audience balances information, insight and intuition. We want to understand what is meaningful to the consumer, with an ear to their ever-evolving surroundings. What is their daily reality and context? What do they

think and want? What of their assumptions do we want to challenge or confirm? The best answers to these questions come from the audience members themselves. Thus, if we really want to understand them, we must *be* or *become* them — see through their lens, and feel their wants and needs. Only then can we build a brand promise that will resonate with them — one they can really see, feel and hear.

Many, if not most, brands today are striving and struggling to reach the Millennial generation, also known as 'Gen Y'. These are the Boomers' babies, born from 1980 to 1995, making them between 20 and

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35 years today. Given their sheer size, they are an understandable target: they currently make up one-quarter of the US population¹ and are expected to comprise 76 per cent of the workforce by 2030.² Having grown up as the first digital natives and coming of age in the explosion of digital channel enablement, Millennials are shaping society's new normal. More than any other generation or demographic before them, Millennials have defined the role of innovators and tastemakers who are influencing culture. They represent the future of all consumers.

SUPPLEMENT WITH RESEARCH

For the three brand examples explored in this paper — CharterBank, Flagstar Bank and BankMobile — becoming relevant to younger audiences (also known as targeting Millennials) was a primary objective. One of the three brands — Flagstar — had just completed comprehensive consumer research, benchmarking itself against all competitors in their primary market, but the other two brands required us to proceed without in-depth research data to guide our way. Targeting consumer insights through research is always recommended and valuable to provide a grounded understanding about current perceptions of both a brand and its competitors. For Flagstar, a key insight from the data shaped the future brand platform, as will be discussed later. But, even in the absence of primary research data, it is still quite possible to understand the audience, as will be shown in the CharterBank and BankMobile examples.

Whether formal or informal, primary or secondary, any form of research leads to better brand-shaping insights. For example, the three brands we examine in this paper are part of the same industry sector — financial services — that happens

to fall dead last in Millennial brand likeability ratings.³ As we set out to cultivate these brand relationships, we were starting from an extremely low level of consumer engagement, making understanding of audience perceptions even more critical. As we conducted our own informal audience research, we began by dissecting the Millennial relationship with the overall banking industry.

Our experience targeting Millennials has provided many insights that serve as a foundation for our brand platforms. We are constantly studying this mobile, mutable audience to help brands truly engage. Although every marketer knows that Millennials were the first generation to grow up with and on technology, what brand communicators may not truly grasp is that technology alone cannot make a brand relevant. Yes, technology is ubiquitous — 18–36-year-olds spend an average of 18 hours a day consuming media⁴ — but these 'digital natives' do not just want technology for technology's sake; they want value: something that genuinely enhances their lives.

Even with a finger on the pulse of what modern consumers want, successful brands must have a deep understanding of where they reside in the relative competitive landscape. For all of our brands, we conduct a comprehensive competitive audit. We want to find out three key components: what competitors are saying; what our client's brand is saying; and what that brand's opportunity is. What a brand 'says' refers to their outward message to the market — what do they promise, and what does it look and sound like? This not only includes their current advertising campaigns, but also comprises communications across all channels — their primary website, microsites dedicated to specific campaigns or causes, social sites, in-store displays, sponsorships

and other customer touch points. This evaluation reveals an opportunity to say something new and different from the competition; this is where the brand's opportunity lies.

The underpinning of this competitive analysis can be attributed to methodology from the global bestseller, *Blue Ocean Strategy*.⁵ Should a brand compete head to head with their competitor for an increasingly smaller piece of the pie — a red ocean — or should a brand communicate something different and create a new demand via a new area of opportunity — a blue ocean? The brands we highlight wanted to go up the 'brand food chain', as specifically addressed in the Flagstar example, to create a new category of experience and aspiration, instead of competing on the ground over attributes and differentiation.

CREATE CONVERSATIONS

If your brand were a person, what would it say? This question lies at the heart of a brand's communication strategy and effectiveness, yet many brands are not fully embracing their own potential. Every day consumers are interacting with brands — they are banking through an app, seeing ads and marketing messages all

around them, opting in to receive brand communications and recommending brands and products to family and friends. Whether a brand communicates synchronously across channels and provides their target audiences with what they want, how they want it in the right channel and at the right time determines whether a brand becomes a household name or a one-hit-wonder. To ensure that brands will be in a position to fulfil their promise, a little homework is in order, in the form of a brand audit and review.

During a comprehensive brand and competitor audit, we utilise the transmission model of communication as the baseline for analysing a brand's current messaging, channel communication and feedback. This model has long been used by communicators as a basis for understanding elements within the communication process that occurs across a myriad of mediums or channels, like telephone, radio, television and, today, the internet. This process includes the Sender, Message, Channel, Receiver and Feedback (Figure 1). With this model as an underpinning, brands undergo a 360-degree exploration into each of these elements to chart a brand's current communication efforts and develop a brand report card⁶.

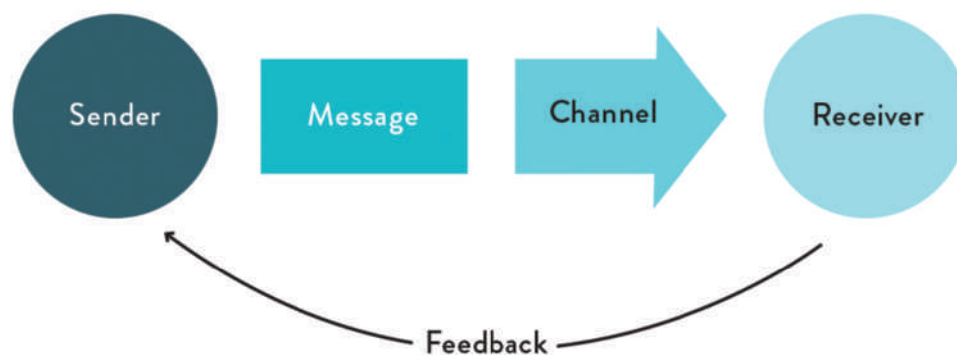


Figure 1 The transmission model of communication

The sender is your brand

Our analysis of the sender focuses on understanding a brand's current position within their industry marketplace. Through quantitative and qualitative research, we examine the brand's relative universe to see who their competitors are, what both the brand and their competitors are communicating, the brand's position in relation to their competitors and where the opportunities for differentiation and elevation exist. Understanding the current environment and where brands are currently situated is central for accurately evaluating the brand and uncovering future potential.

Another central element to analysing a brand is determining what the brand stands for, beyond their products and services. To uncover some of this intelligence, we ask consumers about their perceptions of the brand and what they want — or do not want — from brands within that category. While this step in the discovery process is fairly standard across the branding landscape, it is the next step that has the greatest potential to provide unique actionable insights aimed at creating real meaning for brands.

This step is where we ask brands to turn the mirror on themselves and answer probing questions about larger values that are driving the organisation; why they do what they do. This speaks to culture, values, mission and vision within the organisation. Whether they realise it or not, every brand has a larger story to tell, and through our process, we hope to help identify, clarify and define what is unique and ownable; in other words, what is their 'secret sauce'?

The receiver is your audience

Understanding audiences is fundamental to any good branding effort. After all, if you do not know what an audience

wants, brands cannot possibly be in a position to meaningfully deliver products and services to them. Some brands rely solely on anecdotal and unstructured data to determine audience needs states. Although conversation monitoring and other forms of informal data-gathering are important to ongoing branding efforts, structured, formal research is the foundation upon which the brand house is built.

To complete a comprehensive audience analysis, we utilise outside, third-party research firms. In our experience, struggling brands have often made assumptions about their audiences that only formal research (the right blend of quantitative, qualitative and focus groups or interviews) can prove or disprove. This step in the process provides the brand with a clear lens through which to view their prospects. Has the brand been focusing on a shrinking audience, and is that the reason they are losing market share? Only research will provide them the perspective to see the entire landscape, not just their small corner of the world. Further, the benefit to this type of research is that it often uncovers additional prospective audience members with whom the brand has not been effectively engaging. With these new behavioural insights, brands can make informed decisions around brand messaging that will resonate with existing and new audience members.

The message is through storytelling

In our brand audit, we focus on messages that the brand is sending out — what is working and what is not. We do this through a number of methods, including testing messages on select audience members through focus groups, interviews with influencers, surveys, communications audits and media analyses, among others. Regardless of the testing method,

one common finding is that brands that communicate based primarily on what *they* want to say are usually today's losers in the branding game.

When it comes to message development, brands that have embraced storytelling as a way to create and deliver brand meaning almost always test better than brands that focus on the features and benefits of their products. Through our messaging analyses, we have come to understand that storytelling is more than a skill; it is actually the thread that knits together our social fabric. Brand messaging is storytelling, and every good story is a human story. Brands today should be focused on telling meaningful, human stories that the consumer can relate to.

In today's competitive environment, brands are being co-created by consumers. It means that it is not just what a brand wants to say that matters; in fact, that matters less and less, since consumers can pick and choose the messages in which they wish to engage. The most crucial consideration in messaging development is determining what consumers want to *hear* from brands, and the best way to get to that is to listen.

Feedback is listening

In most communication models, the feedback loop takes place outside the send-and-receive process with message testing. When these models were being developed alongside the latest methods of communication at the time, outside testing with traditional social science methods was necessary to see whether brands were breaking through. In days past, brands combined this type of message testing along with anecdotal data on customer sales, inquiries and other segments of the purchase funnel, in order to develop a full picture of brand traction. Even brands today using more

traditional communication channels, such as signage, broadcast and print ads, use these same methods to acquire feedback and determine audience traction.

However, in the modern era's digital landscape, many of the rules of the game have changed. Today, feedback is not something that you have the luxury to wait to test, then course-correct. Today, feedback is instantaneous and often happens through the same channel you are communicating on. Take, for example, social media. A Facebook post either gets click-throughs, likes or comments or it does not. As a brand, you see engagement data on each individual post, so you can determine which messages are resonating with your audience and which ones are not. This provides brands with ample opportunity to listen, monitor conversations and create brand messaging that is responsive and channel appropriate.

The channel is the medium

Marshall McLuhan most famously said, 'The medium is the message',⁷ speaking on the way in which the form of communication influences the way the message is perceived. Published in 1964, McLuhan's thesis was certainly premonitory for today's media environment. It is no secret that technology has offered consumers innumerable ways to communicate and engage as never before. People multi-screen, watching television while texting on their smartphones; they communicate over social media more frequently than face to face and they virtually have the entire world in the palms of their hands. Despite all of these advances in communication technology, brands are having more trouble effectively reaching consumers in a meaningful way. With so many methods to communicate, why are not brands breaking through?

The overflow of information available to consumers means that brand messages have more clutter to cut through, especially if consumers are actively avoiding brand communications. Today, consumers really do have the ability to pick and choose what they want to engage with, and many are choosing to mute or fast-forward through brand messages. Rather than determining what consumers really want, many brands have responded to this competition with sheer volume, distributing more consumer messages at a higher volume. What brands must understand is that in brand messaging, more is not better.

Fusing it all together

The three brand examples explored in the remainder of this paper are examples of companies that pushed past thinking about what their competitors are doing. Their branding efforts were based on a deep understanding of the brand, the audience, the channel and responsiveness to feedback. These brands discovered that success in today's competitive brand environment requires that they move past competing on the attributes of their product alone and affiliate their brand with something more meaningful to their target audiences.

As evidenced by these three brands, marketing magic occurs when brands uncover what makes them unique and embrace those exceptional elements in their marketing and branding efforts. The result is a brand that is able to do more and be more in the consumers' eyes. Successful branding today is the intersection of where a brand is in the market compared to their competitors, what consumers say they want from that brand and a brand's 'why'. Each of these brands discovered their 'why', as we will explain.

RESHAPING PERCEPTION

CharterBank has always been a champion of handshakes and straightforward banking solutions, intimately focusing on customer relationships and products that meet the needs of those customers. Over time, however, the bank found itself needing to change the conversation: this time to target Millennials. In reviewing CharterBank's existing youth-targeted student checking campaign, our strategy team sought to answer the following questions: 'How does this bank relate to me as a consumer?' and 'What do they actually do to better my life?' With these questions in mind, we conducted some in-house research to find out what Millennials really wanted, holding two focus groups with our own agency's Gen Y employees.

We immediately discovered that Millennials' current perception of the entire banking industry was one of disdain, disinterest and frustration, and they currently were unaware and unengaged with our client. They felt the bank did not speak to them or their needs as consumers. At the same time, the CharterBank brand had seen itself become diluted — scattered in both product offerings and resonant messaging. To connect with Millennials while retaining and not alienating their Baby Boomer customer base, it needed to create new meaning surrounding banking as an exercise in independence and freedom.

With cumbersome rules and limited hours and locations, banks are seen as obstacles to modern consumer lifestyles. As cultural remixers, Millennials look back to a nostalgic past where people were connected and anyone could achieve the American Dream. These technology-driven do-it-yourselfers are quick to adopt and invent new ways to connect banking to their active lives. Thus, our new brand message for CharterBank

centred on simplified choices and individualised benefits, with the goal of creating a better life for consumers.

Our unifying idea was one of **cultural connection** where we aimed to meet the target audience in their world, on their terms. Instead of simply focusing on the bank's product or service differentiation (ie 'We have better rates' or 'Our checking has fewer fees'), we focused on higher values of transparency, authenticity and freedom — concepts that Millennials embrace. 'Banking and Happiness for All' offered a new brand promise that defied convention, further supported by 'The Pursuit of Happiness' message that enabled choice. The unifying concept positions the bank as an empowering force in the lives of its customers, and lets them exploit a cultural irony: equating banking to happiness and empowering consumers to have the freedom to pursue happiness their own way.

We reconstructed the bank's identity with modernised, Americana-themed visuals. Instead of utilising the bank's logo (an Eagle), which was more staid and expected, we created a new distressed flagscape graphic to be the visual focus. The typography mixes a slab-serif with a throwback but trending slant script. A distressed texture runs throughout background imagery to evoke nostalgia. The resulting aesthetic appears more like a fashion brand (think: Polo, American Apparel or Abercrombie & Fitch) than a bank, and thus visually relevant to the young audience (Figure 2).

Through this branded campaign, CharterBank not only met but also significantly exceeded their goals in increasing Gen Y customer acquisition and revenue generation. Results after the first 12 months of campaign deployment saw new Millennial customer acquisition (via checking accounts opened)

nearly triple. New account openings across all demographics including Gen X and Baby Boomer increased at the highest rates in the bank's history, proving the brand message was relevant to all audiences. Check-card swipes increased over 12 per cent, and the average point-of-sale transaction increased by 7 per cent, averaging over US\$3m in increased customer expense per month.

Through the lens of nostalgia and compelling visuals speaking directly to the audience, the brand's conversation with their consumers became authentic and culturally relevant. The reinvigoration of meaning through a new brand promise proved to not only attract new customers, but also to inspire more engagement and activity from them. Ultimately, the brand itself was secondary to that promise — it is not about CharterBank, but what they can make possible for their customers. Without changing the fundamentals of the products and services themselves, the campaign reshaped perception of these products and services to the target consumer audience.

DELIVERING REAL VALUE

BankMobile is the USA's first fee-free, mobile-only, branchless bank targeted exclusively towards the Millennial who wants greater mobility and flexibility from their banking interactions. Today's constant use of the smartphone has created an opportunity for banks to provide convenient access to account management, fund transfers and cheque deposits right in to the consumer pocket. But, knowing whom you want to reach and delivering exactly what they want are two very different things.

The technological expansion of the past decade has provided a wealth of new consumer products and services that can

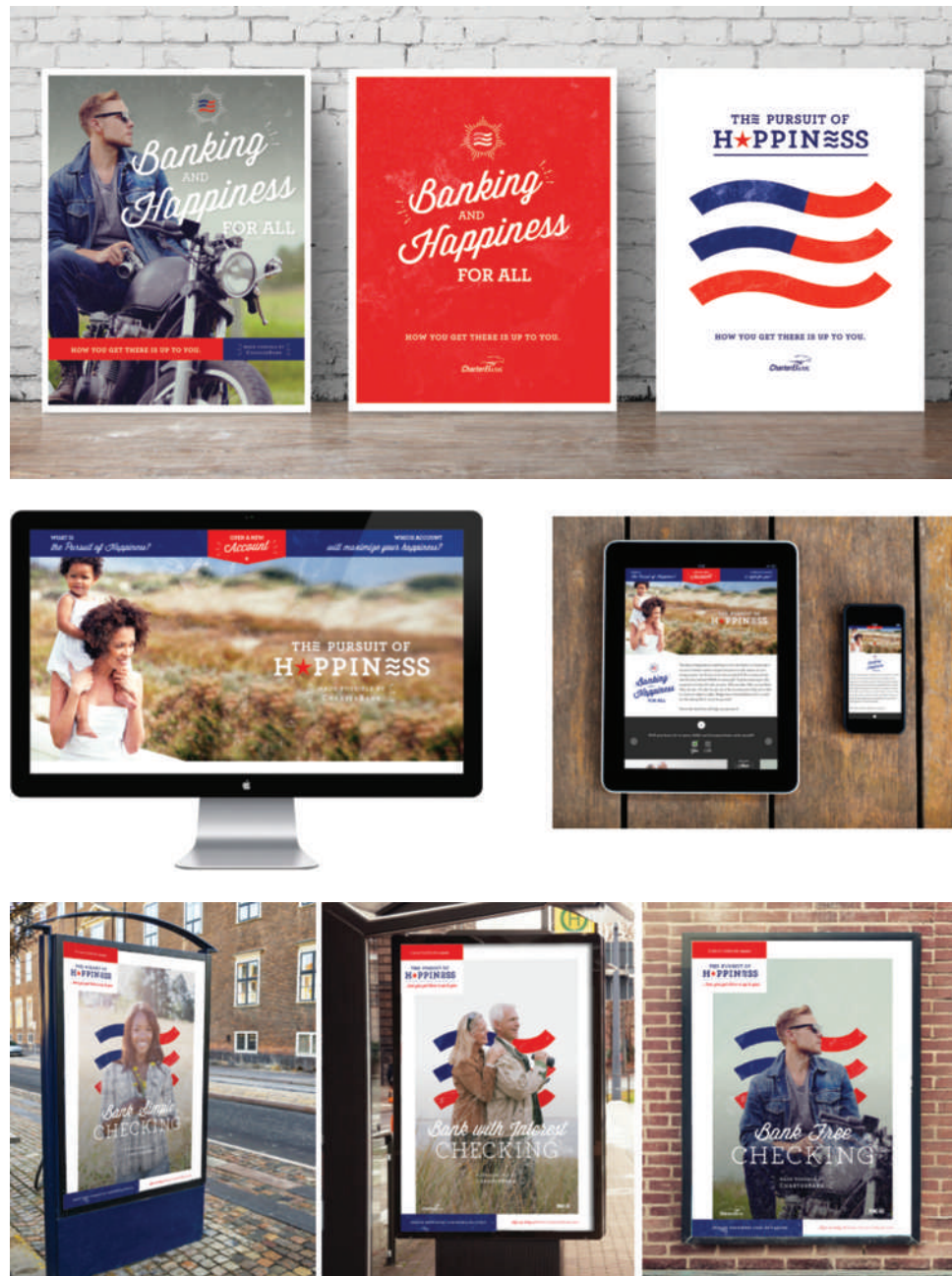


Figure 2 "Banking and Happiness for All" Creative Campaign targeting Millennials via cultural connection

be big hits or disappointing misses. Any new product or service developed with a technology backbone runs the risk of falling into a gap between what a company thinks the user wants and what the

user actually wants. In our experience, many brands do not realise that it is not just innovations in technology that drive a consumer revolution; it is how technology is used to actually better the lives of those

consumers. The most successful brands are co-created with their consumers' needs top-of-mind.

Simon Sinek's famously simple but brilliant branding model, titled 'Start with Why', explains that consumers do not buy *what* you do but *why* you do it. Tapping into why you exist as an organisation engages people on an emotional level. The part of the human brain that responds to emotion, the *limbic* region, is responsible for 95 per cent of decision-making. Thus, ideas with stand-out meaning — Apple's 'we think differently' — versus dry facts — 'we make computers' — present the best opportunity to be remembered and drive consumers to action.

While centring a brand's message around a broader purpose — the *why* — presents the most advantageous opportunity for engaging audiences, a critical starting point is often forgotten: the *who*. The 'who' is the specific audience you want to attract. Understanding their mindset, wants, needs and cultural context is perhaps the most important aspect of a message designed to reach them. So, in creating BankMobile's new brand platform, the *who* — the Millennial audience — was squarely at the centre.

Building a new brand from the ground up is a challenge for brands with no brand equity to build upon, but does afford the opportunity to start fresh. Given BankMobile's new branchless business model, we could go a step further than with a traditional client and actually build their brand around what their target audience wanted. More specifically, we probed: if the Gen Y consumers could build their own bank, what would it look like? To find out, we simply asked them through a series of focus groups with young Millennials aged 23–30 years. Insights from these focus groups helped us determine what their perfect banking experience would

be: they wanted no fees, full transparency, on-demand financial advice and complete convenience to bank on their terms.

These findings would not only become the cornerstone of the new brand promise to consumers, but would also inform every brand touch point — from the mobile app user interface, to external advertising campaigns to the voice of e-mail correspondence with customers. We created a video montage from our focus groups documenting Millennial perceptions about traditional banking's shortcomings and what they wanted from a bank, if they could build one themselves: transparency, financial advice and customisable convenience. This video played all day long at the New York Stock Exchange on 7th January, 2015, as BankMobile officially went public (Figure 3).

From the contemporary type-only logomark to advertising messages, every visual was crafted with Millennial mobility and preferences in mind. We employed an almost startling neon brand green, supplemented with a palette of bright greens that join together to own the colour space in the industry. Carefree, whimsical photography has a signature filter of green, conceptually tying the BankMobile brand to the youthful photo subjects. The lowercase neon 'b' serves as the app icon and shorthand brand mark. The advertising and brand messaging quite literally speak in Millennial brand voice with phrases like 'Live Free, Bank Free', 'Like a Boss', and 'BYOB' ('Build Your Own Bank', pulled from the pop culture phrase 'Bring Your Own Beer'). The brand authentically looks, sounds, smells and tastes like the world Millennials live in. And, the app user-interface design reflects the same simplicity that the brand's identity and brand platform was built upon.

Our objective was to deliver real value to Millennials by *giving them what they want*.



Figure 3 Graphic depiction of “What Do Millennials Want From a Bank?” video for BankMobile’s NYSE launch

The resulting brand was a progressive, youthful bank whose focus is less on traditional branch services and more on tangible lifestyle benefits — mobility, ease of access and financial confidence. When brands take time to tap into the wants, needs and expectations of a specific audience, they are able to build brand experiences based on reality, not misinformation. Through this approach, BankMobile was able to build a forward-thinking brand focused on the things Millennials want, but do not feel like they can get from any other bank. By the end of 2015, less than one year after launch, BankMobile topped 100,000 customers,

and is expected to hit 2 million by July 2016. By mid-2016, many estimate that BankMobile will rank among the Top-25 banks in the US, based on number of consumer checking accounts⁸ (Figure 4).

MOVING UP THE FOOD CHAIN

Flagstar Bank is a full-service bank with over 100 branches in communities across Michigan, a top-tier mortgage origination business and the fifth largest savings bank in the US. Chartered in 1987, the bank is centred around a culture of local connection and giving, but wanted to create more



Figure 4 Brand identity, website, and mobile app for BankMobile

brand loyalty. In recent years, their branding and advertising efforts have focused almost exclusively on their products and

rates. Although this was successful in acquiring customers, this approach had not built brand meaning or equity among

consumers. They entered and won a free “Brand Makeover” that our agency was to deliver live and on-stage at an industry conference. The only information we had to work with was a recent consumer research survey⁹ of brand awareness and impressions, which we had to associate with our understanding of the audience at large to find the brand opportunity.

The research was a Brand Tracking Study surveying 700 random banking customers throughout Michigan, evaluating Flagstar and all its competitors in the market. Flagstar had conducted the same study three years earlier, providing a baseline comparison to benchmark and determine trends. Results showed that their share of media voice was on par with competitors, but they lagged behind the top four in the category of consumer consideration. Despite being the second highest media spender in market at nearly US\$2.6m, Flagstar was last in unaided brand awareness. Exposure to brand messages was significantly less effective in increasing interest than three years earlier and overall

was very low (with only 7 per cent of consumers deeming it ‘very effective’).

While most of the research findings seemed negative, one interesting piece of data emerged: Flagstar’s consumer perception was more closely aligned to the term ‘caring’ than any other competitor, and ‘caring’ happened to be the second most important attribute to consumers when choosing a bank. Further, our own competitive analysis revealed that no other brand was using ‘caring’ as a key differentiator. Being top of mind for consumers, the idea of ‘caring’ in branding has cross-generational meaning and relevance. In fact, 90 per cent of all consumers say they would switch brands to one associated with a cause, and overall, cause marketing is expected to increase to US\$2bn in 2016.¹⁰ This was our window of opportunity, our potential ‘blue ocean’ (Figure 5).

Flagstar’s brand was currently sitting at the bottom of the brand food chain, as a commodity brand messaging around

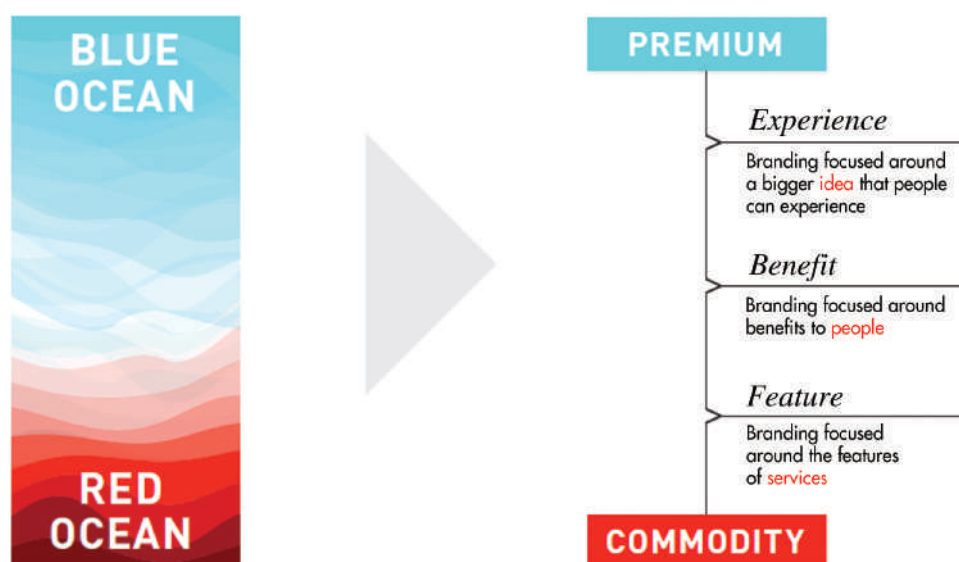


Figure 5 Depiction of “Blue Ocean Strategy” and its translation to the Brand Food Chain

its features. This product-based advertising ultimately resulted in low consumer consideration, as revealed in the research. Brands at this feature level are competing on the ground with other products over an increasingly smaller piece of the consumer pie. At this level, brand differentiation is the key distinction, with thinking revolving around: our product is the same but cheaper and our product is faster.

At the benefit level, targeting how a brand fits into a consumer's life shifts the focus from products to people. Having a good product or service is essential, but understanding how your product or service is used by people makes the brand start to stand out from the pack. At this level, head-to-head competition is reduced, and your product or service starts to mean a little more to consumers. Brand recognition increases and some loyalty is built. Although better than focusing on attributes alone, focusing on benefits does have distinct limitations, and brands at this level can only go so far. Brand awareness is elevated, but advocacy is still limited.

The experience level is where brands can really blossom. This level is where the best brands build from great products that people value in their lives, but the brand pushes beyond their benefits to embrace a larger meaning — an idea that consumers can experience. At the experience level, brands fully connect with consumers by giving them a valuable product that is not only useful in their lives, but also makes them feel connected to the brand. In applying this model to Flagstar, we knew we had the blue ocean opportunity of 'caring', but how could we move them up the brand food chain?

This experience idea came to life through the campaign theme of 'Bank it Forward'. Recalling the concept of 'paying it forward' or that 'one good deed leads to another', this messaging would

allow the bank to embrace a personality of a good, caring citizen in their communities. Beyond promises in messaging, however, we had to prove the bank's claim was authentic through brand action. Many brands say they care and want to do good, but few actually enable altruism among their customers. How could we empower customers to give to what they cared about, and do their own good? The primary checking account would become 'Cause Good Checking', featuring a seamless way for customers to support and give to causes they cared about. Not only could they easily control how and when they give, but they could also socially promote and share their cause (Figure 6).

Our goal was *show the brand cared*. Instead of simply emphasising the bank's product or service differentiation, we focused on their 'why': the higher value of caring. By elevating the brand's value, we would build not just brand loyalists but also advocates. The brand could make a bold move way up the brand food chain, from messaging on features to benefits to their big idea — allowing the bank to become a premium brand where brands command more likeability, loyalty and ultimately, business.

CONCLUSION

Facing a challenging landscape of communication saturation, we have found that how we approach the path to purchase needs to be modernised to address the many ways that consumers interact with brands. Even in this new era of responsive, personal technology, the long-accepted purchase funnel — Awareness to Consideration to Purchase to Loyalty — still holds true; it is just the journey that has changed.

With more consumer touch points throughout the journey than ever before, achieving advocacy, share of wallet, and consumer loyalty, as in portion results

from recognition that people expect more from brands. Consumer engagement with brands intersects with a brand's *why* or big idea. Brands that are able to

reach premium status within the food chain — those brands that stand for an idea in their messaging and communications to consumers — are also the same

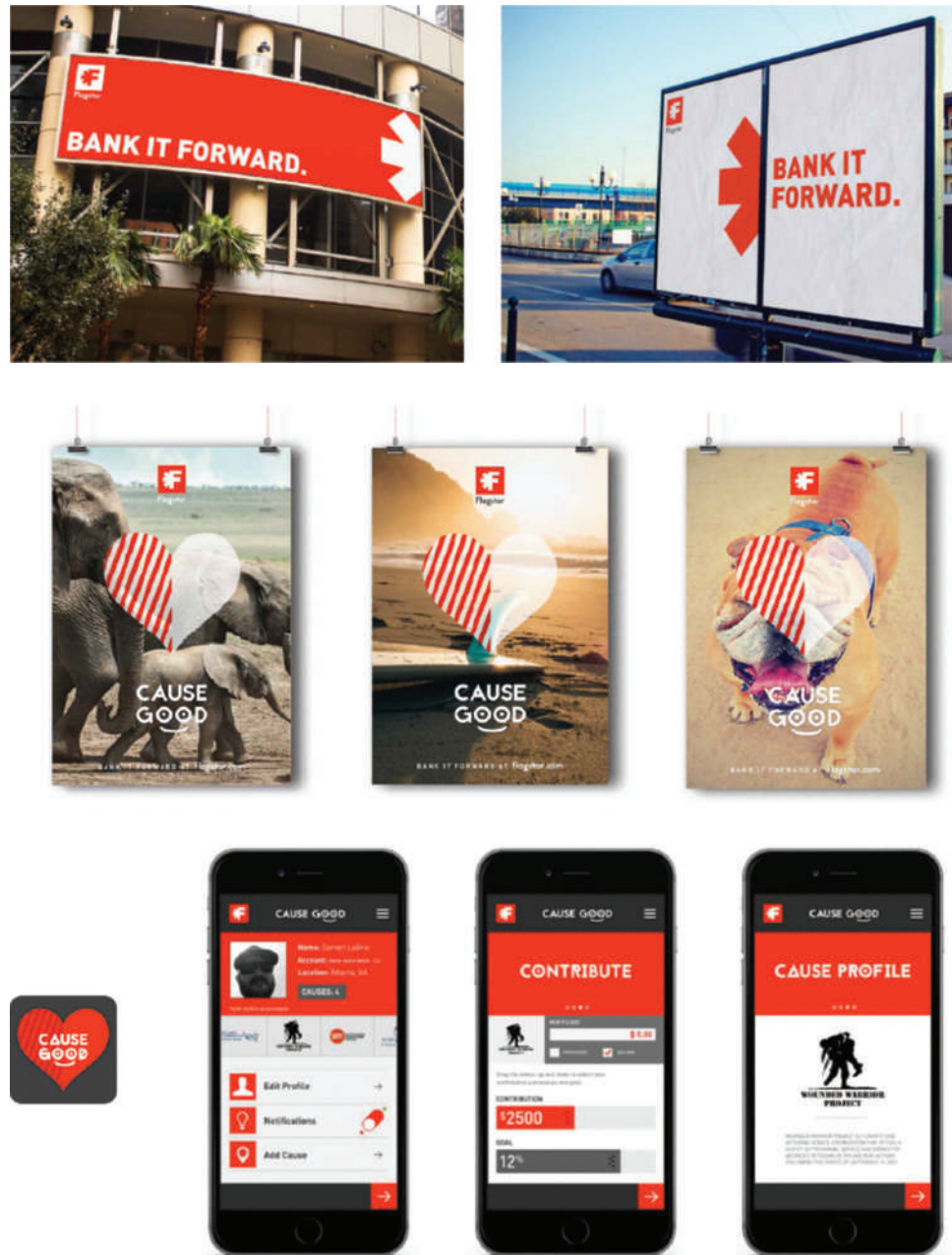


Figure 6 “Bank it Forward” creative campaign for Flagstar Bank featuring ads and Cause Good checking mobile app and social campaign

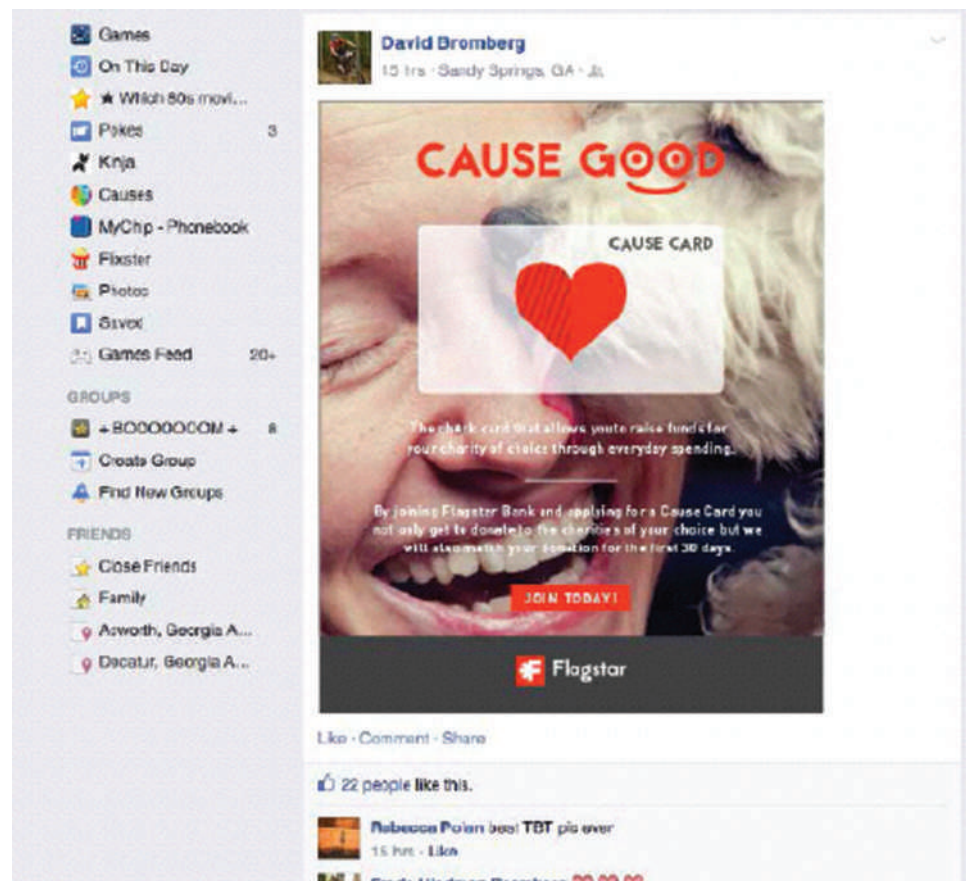


Figure 6 (cont)

brands that can reach advocacy within the purchase funnel.

Awareness — is no longer print advertisements, radio or television commercials

or billboards to influence us, but strategic product placement and integration and word-of-mouth buzz and recommendations. *Trust* — is not endorsement from

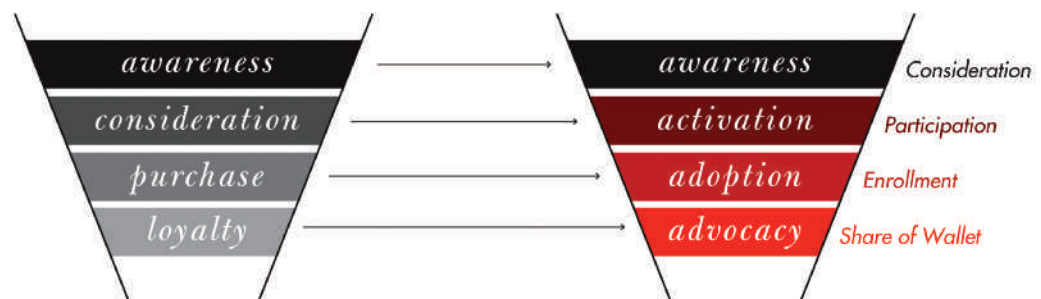


Figure 7 The new Path to Purchase model: Awareness, Activation, Adoption, Advocacy

celebrities, but from our friends and online communities populated with consumers who have actually used a product. So we redefine this stage as *Activation* — having consumers engage with and participate in your brand before buying. *Purchase* — is not spontaneous and random but researched and informed, so we reclassify it as *Adoption*. And *Loyalty* — only comes from genuine demonstration of intrinsic value, aspirational association and ongoing rewards and is more accurately labelled as *Advocacy* (Figure 7).

Brands today are having more difficulty gaining consumer attention and really connecting with consumers. The best brands have become living, breathing entities, like people; they respond to consumer desires, have conversations and show emotion. Today, we know that the path to purchase is an emotional journey. While reason leads to conclusions, we understand that emotion leads to action, and everything starts with a conversation. So, if your brand were a person, what would it say?

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