

# MABUS

BANK MARKETING QUARTERLY

MABUS AGENCY'S QUARTERLY COLLECTION OF INDUSTRY-LEADING INSIGHTS



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# Featured Articles

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## A LETTER FROM JOSH

Years ago, I filmed a documentary about an upper-middle-class family who fostered a child while his mother was in prison.

I'll never forget the first thing the foster-mother told me. During a pre-interview, she was dressed immaculately, and I asked a bit about her family's routine. She said, "Oh, it's nothing special. We do work and school during the week. And every weekend, we all go to the prison to visit [the foster child]'s mom. You know, just the normal stuff."

There wasn't a bit of irony in her message. She really didn't know that she'd outlined an incredibly compelling story in a couple of sentences. Just the imagery of this rather well-to-do family nonchalantly walking into a women's prison once a week was mind-boggling.

I'm thankful for people who break the norms in stride to do good. I'm thankful that, to them, it doesn't feel like breaking the norm.

The core of an incredibly emotional documentary was built around a simple juxtaposition. As a participant, it drew me in past the point of being a simple filmmaker. I shared tears with the family and the mom. Each time the short documentary was shown, the audience had an emotional response.

Yet none of the people involved thought there was a story to tell. It was just their daily reality.

How many times have you told yourself the same thing? If so, you're wrong.

Your bank is a driving force in your local economy. Your bank funds local businesses and your help your clients realize their dreams. You and your colleagues form

deeply personal relationships with the people who walk through your doors. And there are countless stories in each of these interactions.

You may not visit a federal prison each week, but you have stories that don't feel like stories because they just seem normal.

This quarter, my team has been focusing on helping bank marketers like you tell stories better. In the marketing world, we call it content, but that word (content) sometimes strips the heart out of the effort.

But it is what it is. We've been producing lots of content about content. We hope it helps you be a bit more prolific and find it easier to connect with your audience.

I wrote about how writing to you, the reader, instead of some imagined audience, makes for more compelling writing. You can follow this formula to make your blogs, ads, and emails connect to your clients even better.

Jacob Moore, my social media manager, captured the process that Mabus Agency uses to make our content calendar a bit more manageable. With our tried and true method, you can make your social planning as easy as 1, 2, 3.

My favorite is an essay that expands on a writing rule of my own invention: The Inverse Triangles of Content. This was a breakthrough in creating appropriate content that connected with audiences of all levels.

I hope you can put these practical tips to use and find it a bit easier to fulfill all your content needs!



**JOSH MABUS**  
PRESIDENT, CHIEF CREATIVE OFFICER



*Founder and President of Mabus Agency, co-host of the Marketing Money podcast, and innovative force in the banking world, Josh Mabus is excited to share his knowledge, energy, and insights.*

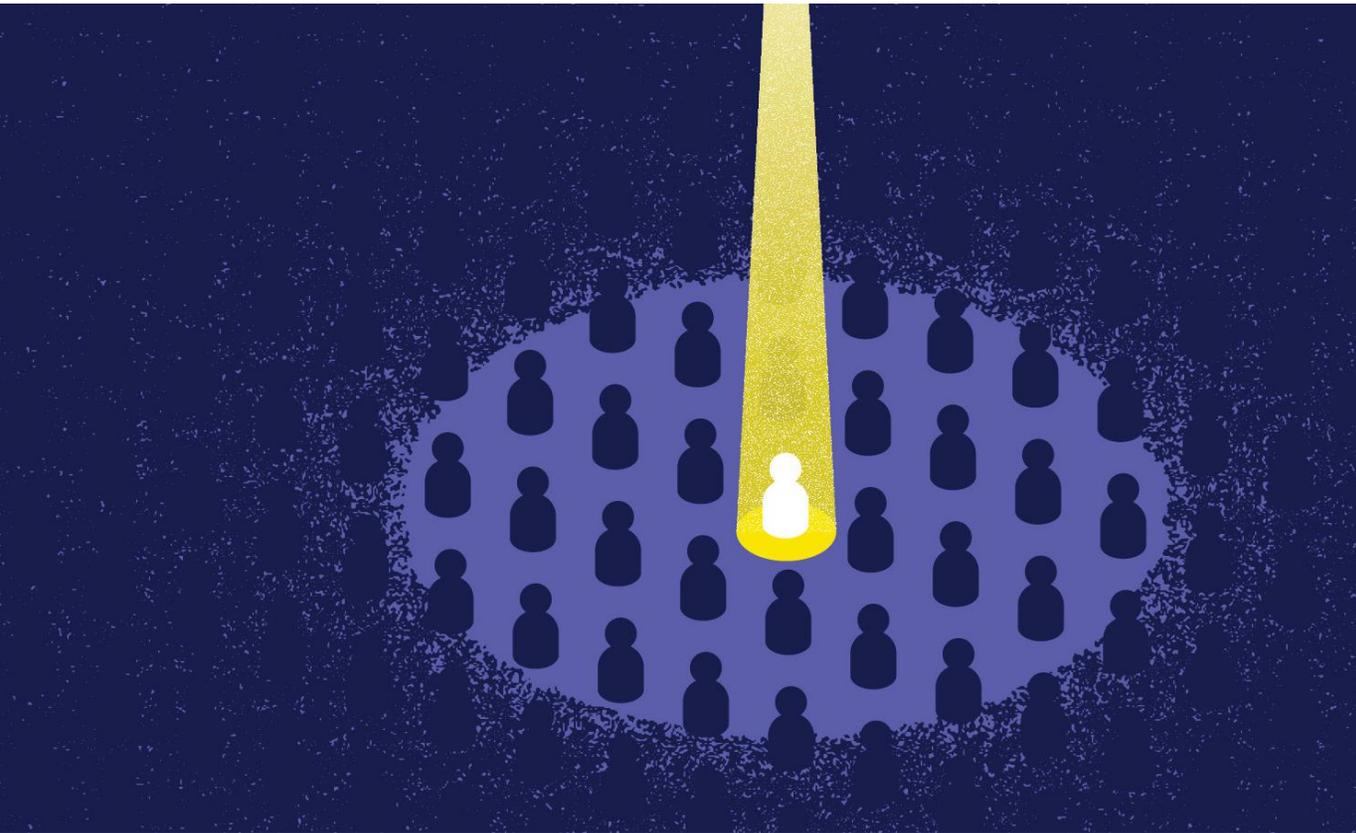
**NO TIME TO READ? LISTEN TO  
AUDIO VERSIONS OF SELECT  
MABUS AGENCY BLOGS.**

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**MABUS** **BANK MARKETING**  
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# One Tip For Boosting Your Writing Quality

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JOSH MABUS

**Writing can be intimidating. Between the blinking cursor overlooking the blank page and plain old self-doubt, it's tough to get started.**

Here's some good news: there are a few things that separate poor writing from mediocre writing. And one item that can boost mediocre writing to good, or even very good writing.

So, what's the difference between poor writing and mediocre writing? Generally, it's pretty simple: the technicals. Poor grammar, spelling, and sentence structure.

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For poor writing, there are easy fixes:

- 1 Run spellcheck.
- 2 Buy a subscription to Grammarly.
- 3 Write short, simple, clear sentences.

I'm serious. That's it.

You can communicate the facts in an acceptable way with these rules. You may even surpass mediocrity. You can be funny, interesting, and even compelling. It worked for Ernest Hemingway—but I'm not promising anything more than decent.

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**Bank writing is full of long, meandering sentences and circuitous thoughts. It's much better to get to the point with clarity and brevity.**

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Most of the content you'll write will communicate features of complex financial products in the simplest terms.

Try me out. Rewrite the sentence below using shorter, more direct, sentences.

To get the most out of your account, download our new mobile application and you'll get all the features and benefits of a visit to the bank right in your hand.

So, now you're ready to move from mediocre to good. Are you ready for that one tip?

### **Write to an individual instead of an audience.**

Sometimes, it's easy and overt:

#### **MEDIOCRE:**

Everyone will love XYZ Bank.

#### **GOOD:**

You'll love XYZ Bank.

It's one word change that makes a difference.

Other times, it's a bit more nuanced:

#### **MEDIOCRE:**

We have banking solutions for every need!

#### **GOOD:**

We specialize in enhancing your life with our products.

This change is more about tone. Again, it relies on simply using a second-person pronoun. And the second statement doesn't sound like it's being read from a stage.

Therein lies the difference. Too many folks sit down to write and imagine they're walking up to a lectern on a huge stage, with blinding lights in their eyes—getting ready to deliver a masterpiece to throngs of people. You think of your advertising audience as a literal audience.

That just isn't the case. While you might be writing to tens (if not hundreds) of thousands of people, each one of those people will likely engage with your messaging individually.

One person at a time sees a digital ad on his/her phone. If you don't think that is a personal experience, try grabbing a stranger's phone, or peeking over a stranger's shoulder to read the ads as they scroll.

Even a more public medium like a billboard is more personal than you think. Most reactions happen internally. It's the voice in your head that says, "Hm. It might be a good idea to switch banks."

Your audience is not gathered in one place, holding similar beliefs, or even thinking alike. You must write your ad copy, blogs, social text, etc., as though you're talking to another individual, looking her/him in the eyes.

Again, sometimes this is in the basic wording. In many cases, it's all in your approach—how you visualize your audience when you write.

So, the next time you sit down to write, imagine the person you really want to convince. The words might not come easily, but the message will be better once it emerges.



# Make Social Media As Easy As 1, 2, 3

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JACOB MOORE



**Let's set the scene. You walk into your bank on Monday morning, and suddenly you remember you have to coordinate all the social media posts for the week.**

If your plan is to create one social post for every workday of the year, that's 260 posts (5 posts/week x 52 weeks). And, quite honestly, that isn't enough. At Mabus, we have a quota of 15 (gasp!) posts per day. The reason? I think we do at least that many noteworthy things. Between multiple offices and several dozen ridiculously talented coworkers and clients, we have plenty to talk about.

I know what you're thinking: "Easy for an agency to say! What about my bank?!"

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Ok, so you might not have 15 things to talk about in a single day, and right now, 260 posts a year just sounds outrageous. This is probably true, especially if you treat your social accounts like most do—by starting the day with a blank slate and a few vague ideas of what to post about.

Speaking of vague ideas, poor planning is the most common denominator in subpar social media management. Don't get me wrong: Planning is tough. In the creative world, a blank canvas is the most intimidating thing we face ... and a social medial calendar feels like 260 blank canvases.

But wait—there is good news! You don't have to (and you shouldn't) start with a blank canvas. You actually have a third of your content already planned (and you probably didn't even realize it.)

Now I have you asking the important questions—“Where?” and “How?” Let's answer “How?” first:

We've adopted a three-column approach to planning. To follow this approach, simply create a planning document with three columns and give them these headings:

- The World
- The Bank
- The Day

Odd titles? Maybe, but they'll make sense in a bit.

## 1. The World

The World has already dictated a ton of your content. This portion primarily addresses official holidays and other noteworthy days. It's everything

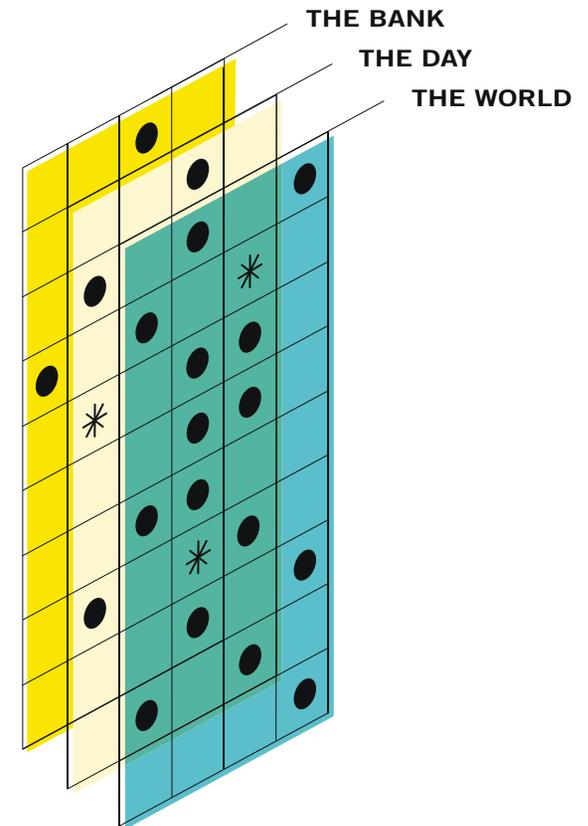
from Christmas to Veterans Day to International Sandwich Day. One of the biggest pitfalls is letting these days sneak up on you. We've all forgotten an obvious holiday, but it's avoidable with the following system.

None of these World events move more than a few days year-to-year, so you already know when they're going to happen. The first step is filling out this column. Start with the days your bank will be closed. Craft those messages in advance, build the posts, and save them. If you don't have time to do the whole year now, set calendar alerts two or three weeks ahead to allow yourself time to build the posts.

Next, list all the other non-bank holidays and “national” days you want to commemorate. Not all of these events will resonate with your brand and its culture. We recommend paying close attention to the following:

- Community Banking Month
- National Savings Day
- National Retirement Security Week
- National Financial Awareness Day
- International Women's Day
- Small Business Saturday
- National Computer Security Day

In addition to the more relevant holidays, there are several fun days, like Pi Day (March 14), named after the number used in circular equations (3.14). There's Star Wars Day (May the Fourth Be With You) and a ton of other fun days that can help



*Each of these three content columns may not amount to much on their own, but when you put them together your bank will have a full calendar of great content to share on social media.*

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*Our bank-focused Instagram feed was inundated with this image or images like it on Veterans Day. When we looked at popular stock-art sites, lo and behold, this was one of the first images on the page. This is what we mean by “the sea of sameness.”*

anchor your calendar with ready-made ideas.

Whether or not you can create all of the content to support these days, there’s a day for everyone. Go ahead and mark these on your calendar.

## 2. The Bank

The second pitfall we see is only using these noteworthy World days. It’s a tempting pitfall because it’s so easy—but all this approach accomplishes is adding another drop into the sea of sameness. Change your questioning from, “How can my bank participate?” to “What can my bank add to the conversation?”

To fill out your calendar less blandly, we must look at the items your bank creates—specifically, those you know about in advance. We know a lot of things seem last-minute when it comes to bank marketing, but more often than not, this happens because you’re busy and planned events creep up on you.

I’m talking:

- Shred-a-Thon
- Habitat for Humanity build day
- Bank-sponsored 5K
- Fall festival fundraiser
- Community chili cook-off

You know about these events in advance, and it’s vital to maintaining your sanity that you pre-plan

social media for them. Since most of you will be pulling double (or triple) duty in promoting and running these events, do yourself a favor and have some of the social media work done before each big day.

Be diligent about adding these to your schedule, or they’ll sneak up on you like President’s Day.

Go ahead and work out the copy and graphics to have these ready. Pre-promote these events in advance. And be sure to follow up afterwards, reporting such results as turnout numbers, funds raised, and total volunteer hours.

And, of course, post pictures from the day of the event—which brings us to our last column.

## 3. The Day

As you might’ve surmised, the other two columns are about freeing up time for reporting the news—your news—as it happens. All of your postings cannot be conceived, produced, written, designed, proofed, and reviewed by compliance in one day.

There are plenty of fun and/or interesting things that happen at your bank each day. But they’re easy to miss when you’re researching the difference between Veterans Day and Memorial Day for what seems like the 60th time to make sure Monday’s post is correct.

Preplanning posts around official holidays and bank-created events is the only way to free up the time necessary to find the interesting things

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in day-to-day life. But these day-to-day stories are the ones that set your bank apart, because they're what actually make your bank different—the people, the relationships, and the level of service.

Maybe it's Mr. Jones, who always visits the drive-thru with his loyal golden retriever, or the kids showing up from Mrs. Smith's second-grade class to learn about money. Maybe it's Darryl from IT who volunteers every weekend, or Tammy, who's been bringing donuts on Fridays since she started at the bank in 2003.

A lot of people struggle to post these details because they seem mundane—but really, they only seem that way to you because they represent your daily experience. Just because you've seen Mr. Jones' dog 100 times doesn't mean your social followers have.

To plan well and free up the time you need to create these day-of stories, you're going to need some tools.

## The Where

After filling out your three planning columns, what do you do with all of this information? Whether you want to stick to planning the work or make the content in advance and automate the posting, you'll need some tools.

If you're going the pure planning route, I suggest Airtable. It's a great platform with a ton of flexibility that lets you look at the same information in many views. You can convert your content list to a calendar view with a click of a button. For all you project

managers, you can also use a Kanban view to push a project through stages, such as design, proofing, and compliance review. The best part: Airtable is free for the core functionality, and the free version should cover almost all your needs.

Airtable is especially handy for collaborating with people across multiple locations. You could use Excel, but emailing one file around gets cumbersome and dangerous, as it can change with each hand through which it passes.

When you're ready to start scheduling posts, we recommend starting with HootSuite because it's the gold standard for starting out in this activity and also offers a free plan (i.e., three accounts and 30 scheduled messages with one user, as of the publication of this column). This approach lets you get your feet wet without too much of a commitment. If you don't like HootSuite, Buffer also has a free plan, and Sendible has affordable plans that include some more robust features we enjoy.

Or, if all of this is totally overwhelming, you can jump into a truly managed experience with Social Assurance. It's a fantastic company that specializes in helping banks run their social media at many levels.

## Plan, Plan, Plan

While the need to plan might not be a groundbreaking insight, we have seen the three-column categorization really help planners put their calendars into

perspective. Not being overwhelmed or missing opportunities is all about breaking down the year into smaller bites.

Start with big holidays. Then overlay your bank's event calendar. Once your social calendar is two-thirds full, you will find it much easier to identify and post the interesting day-to-day activities that set your bank apart.



### LISTEN TO THE AUDIO VERSION

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CHECK OUT THE BANK MARKETING BLOGCAST FOR AN AUDIO READING OF THIS BLOG AND EXCLUSIVE BONUS DISCUSSIONS.

[MABUSAGENCY.COM/BLOGCAST-SUBSCRIBE](http://MABUSAGENCY.COM/BLOGCAST-SUBSCRIBE)



**The term “content” is thrown around a little too loosely and generically.**

Imagine for a moment you’re single, looking to go on a date.

You’re grocery shopping and you meet someone who perfectly matches any superficial parameters you might have.

He/she notices you noticing him/her and seems interested.

You work up your courage, walk over, and say...

“Will you marry me?” Then you spend the next two to three hours relating your deepest, darkest secrets.

Totally inappropriate, right? (Hopefully, you agree. Otherwise, this isn’t the blog for you.)

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# Organize Your Content With These Inverse Triangles

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JOSH MABUS

So, why then, when we're writing copy for our banks, do we try to dump all the information we can on a viewer of our ads or visitor to our website?

It's a tendency that seems a bit more natural when you have this mindset:

"They showed interest!

"This is our only chance!

"Show it ALL to them!

"We won't get another chance!"

Much like the earlier, hyperbolic example, the "interested party" probably won't stick around for long.

There is an appropriate order to conversation. A deep understanding of this order can help you create more engaging content that draws in people instead of running them off.

A few years back, I created the Inverse Triangles of content:

The triangle on the left is a standard visitor funnel. It assumes that you will experience a drop-off in traffic as visitors dig deeper into your materials. But that's not the whole story. My personal breakthrough came when I began comparing content to visitor drop-off. The depth and breadth of content is represented by the triangle on the right.

As I teach this to my staff, I break both triangles into three levels. You might have many more than three levels, but let's stick with that. Also, for clarity, let's use your website as an example. But this can apply to ad copy, videos, or almost any content with which you intend to engage an audience.

## Level One

This is your website's home page or a landing page. It's the first engagement point with a visitor. It's also where most of your traffic will occur, thus represented by the largest area of the visitor triangle. But it's the

smallest area of the content triangle. That's because this is the most superficial area. This is where a visitor's gut-check kicks in:

"Does this place look reputable?"

"Does this look like a bank with which I would do business?"

"Are these the products/services I'm looking for?"

"Am I even on the correct site?" (This is particularly true if you aren't diligent about brand consistency from ads to web.)

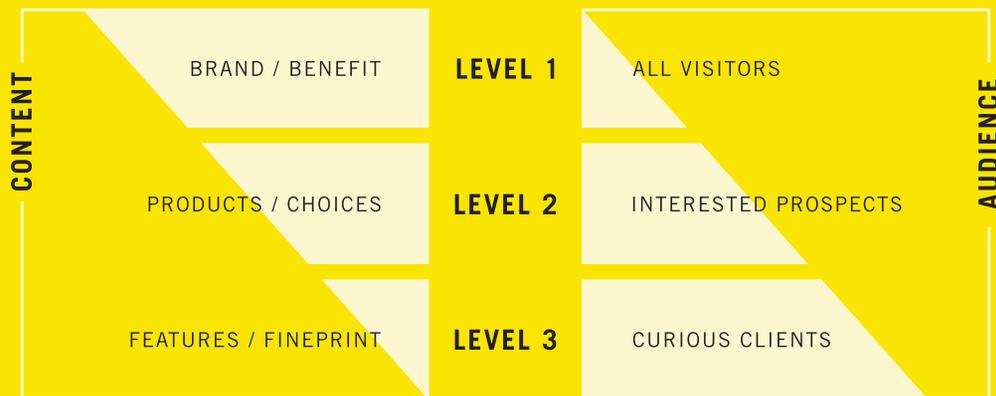
Just like in any form of attraction, there are superficial cues—sometimes conscious, other times subconscious—that give us an internal green light (Go! Go! Go!) or red light (Hold up!).

You should always strive to make your top-level content engaging to a wide audience, but you must also understand that not everyone will dig deeper. You can't be everything to everyone. But don't get sad. It's not a true loss. If you gave the visitor compelling content and a path to dig deeper, you will only lose those who were nothing more than superficially interested (more on those folks later) to begin with.

## Level Two

This is the middle ground. It's the product page or checking account comparison page. If there's a formal theory around the Inverse Triangles, it would be stated like this: As a group of people seeks more information, the audience will shrink, and it will want information in greater quantity, depth, and detail.

Your superficial visitors aren't interested in the granular details of each and every checking account.



*detailed figure on p.14*

But some of that top-level audience is. The trouble is you can't tell which visitor is which. You must give everyone a chance to determine if your information resonates with them, provide a path to continue to learn, and continue to give relevant information at the next level.

You can assume that those who click the "Learn More" button want to learn more. Staging information in this way not only makes a better user experience and customer journey, but it also frees up space to organize information better.

## Level Three

Only the most interested and detail-seeking folks will make it here. But you have to give them a destination, as these people might become some of your most dedicated clients.

Also, keep in mind, you're not hiding information. You're organizing it. There are folks who're ready to sign up for that new checking account on level one. Don't hinder them by forcing them to muck through deep information that doesn't interest them. Give them easy access to the Apply Now button.

Similarly, don't make it difficult for the person who wants to read the fine print to find it. It's appropriate to put that deep level of detail under more superficial information.

Your website, ads, etc. are yours. It's up to you to make a better user flow even if that means creating new content and new paths from scratch. And again, it's all about organization.

## Organization

The example deals with the way content flows from page to subpage. This lesson also applies to vertical

space in an individual webpage or ad (which is why you always see disclaimers at the bottom).

The readers' knowledge grows as they travel the path you set. They're ready for more in-depth information because of the foundation you set earlier.

Keep in mind, that information can (and many times should) grow in volume further down the trail.

As important as it is to organize the data, I can't reiterate enough that you're providing paths. Just as you're providing a path to go deeper, you must also provide a path to engage/convert. Make certain that you provide the visitor ways to easily sign up for services when they're ready. Provide multiple ways to convert at each step—even risking overkill. Because, in the end, all of this is about providing a more comprehensive environment for your audience to find the comfort needed to do business with you.

## Compliance

Be sure to have your internal compliance department review your flow. Your team may be a bit more conservative in approach, and prefer to not separate certain components or details. You may also have to add disclaimers to each page that describe the product—which is fine, as long as the page is laid out properly.

## Revisiting the Superficially Interested

I hope you didn't forget about those superficially interested visitors who chose to leave your page. I didn't.

Never discount the amount of budget required to generate visitors and never forget that most visitors aren't convinced on the first pass. At the very least, you

must implement a retargeting campaign to serve ads that acknowledge and follow that visitors who were distracted by a Facebook notification and forgot they went to your website in the first place. Beyond that, you can consider building true lead capture efforts around marketing automation and other emailing platforms.

The short version: you're wasting money if you attract people to your website and forget about those who don't convert on the first try.

## Setting the Stage

You don't have to rewrite your entire website tomorrow. But now that you know about the Inverse Triangles of Content, you do have to start somewhere. Start with an easy win.

- Choose one high-traffic area of your website, such as checking, and plan out the stages that will draw visitors deeper into the product offering.
- Make certain you serve the content they need as they go deeper.
- Give visitors many ways to convert at any step along the way.
- Now you're ready to build more engaging content across all media.

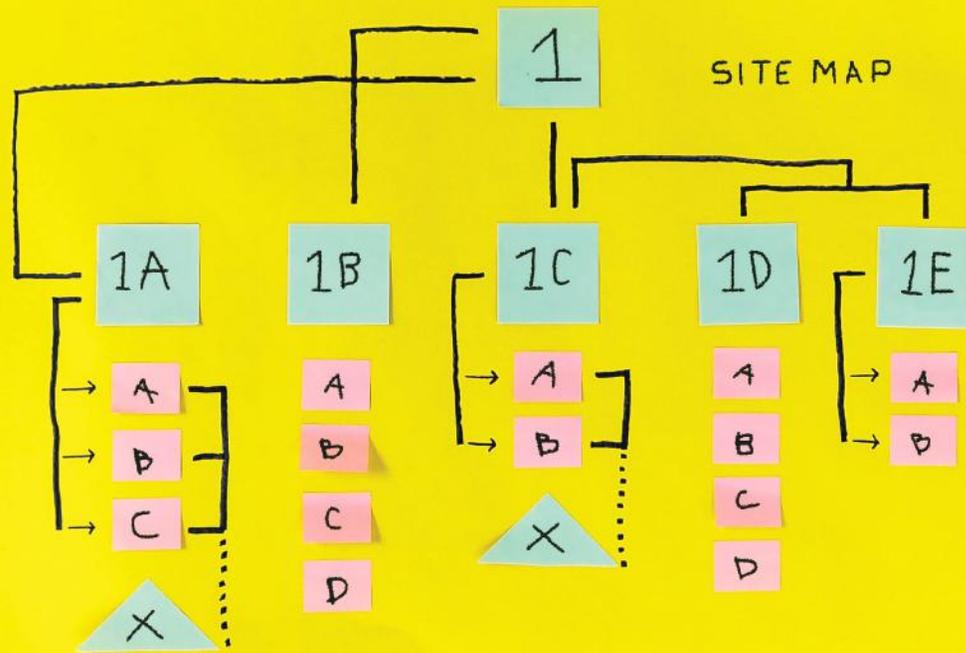
# Inverse Triangles Of Content



## Content Specificity

## The Audience





**Your client visits your website looking for a mortgage, but has no idea which product fits.**

You help them out with a decisioning tool.

A client needs a new checking account and your bank was the first hit on Google (congrats!). Does the Super Saver account fit better? Or the Free Checking plus?

Again, a decisioning tool can help direct this person to the right product.

Decisioning tools are great, helpful components of bank websites. Bank marketers, product developers, and other team members spend incredible amounts of time creating proper flow, question syntax, and scoring to ensure the right outcomes are reached.

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# Your Website Is A Decisioning Tool

JOSH MABUS

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**The paths we create for clients to follow are key to the success of our website, and thanks to the speed with which web technology has developed, it's easier than ever to monitor traffic and serve clients more meaningful content.**

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There are dozens of third-party consultants who specialize in helping banks set up decisioning tools.

But there's a problem—a big one—when we focus so much on the decisioning tool as a component of a website.

I see bankers spend an unbalanced amount of time deciphering customer flow through a component of the website without spending that same time and effort on the website itself.

You see, your website is a decisioning tool.

You might spend weeks tweaking your mortgage tool to help someone pick the right product, but how much time did you spend ensuring a potential client reached the mortgage page quickly and efficiently?

Decisioning tools are great. We build them. We even use them. They help your customers find the right loan or choose the perfect checking account for their life stage—but we forget that websites, by their very nature, are a decisioning tool. A decisioning tool shouldn't just be a plug-in on your website. Your website is a decisioning tool. And while a decisioning tool is usually just an option, your website is the path. It's encompassing of every option your bank offers.

Where your clients click, when they scroll, when they go back to previous pages—all these decisions are data points that reveal their thinking. Your bank's entire website is (or should be) helping someone make a decision—from the layout of the pages to the language used to describe products, to the design of the sitemap.

## **WEBSITE VS. INTERACTIVE BROCHURE**

The most common sin we see on bank websites is they're simply an interactive brochure for the bank. I would wager that more time is spent scrutinizing where the online banking login portal is placed (because Lord knows if you move it 10 pixels to the left, you'll be inundated with complaints) while the other page flow was just picked up from the last site layout.

Using a website as an interactive brochure is a missed opportunity because the great thing about a website is that it can be nearly anything. It's a platform from which we can tell potential clients anything, in any way. But most every bank chooses to use a slider featuring the exact same images and text as the brochure or poster next to teller row. Products are listed in typical banker parlance instead of considering how clients think about their banking needs.

We forget that clients don't seek out bank products based on the product's name or category. We ignore that clients don't think about banking products like bankers do.

Clients think in terms of the problems they're trying to resolve. Your clients don't want a mortgage, they want a house, and they want help figuring out how to afford one. Your clients don't know the terms IRA, 401(k), or superannuation (I swear to you this was a top-level navigation item on a website I recently visited). They do, however, want to retire one day, and are terrified of how behind they are in preparing for that eventuality.

Treasury management is the most beneficial and underutilized area of business banking for this very reason. Most small businesses could use cash flow help, but almost none of them are seeking “treasury management” help.

Your website can be anything. Don’t settle for the limitations of a clickable brochure. Create an experience that actually helps your clients.

### CLICK PATH MATTERS

When planning out a website, most bank marketers think about the website in a sitemap—which is technically how websites are organized. But, in looking at a sitemap, it’s key to think about a click path. A click path is the journey a client takes to find the information he/she is seeking.

How does a client get to the information they want?

Examining possible paths a client might take is a valuable opportunity to introduce products while providing clients more value. Sure, fewer clicks between the home page and the information they need is a good policy, but never forget you have the ability to create a journey for your client.

Think about a grocery store. You know where the milk is, and it’s easy to get there, but it’s not the first thing you see, and the store’s management has laid out a series of items for you to see on your way. Some of those items are “have you thought about getting one of these” items and don’t necessarily go with milk while others are a no-brainer, “while you’re getting milk you should probably grab some of these” items, like cereal, or Oreos.

The real missed opportunity is when we forget to use click path data to inform future decisions and future journeys.

For instance, when a potential client visits your site for the first time, we don’t know anything about them, so we should probably just show them the more popular products and enticing offers. Now, if that potential client selects the business checking page, we can safely assume this person has a business or manages a business’s finances and then serve them content about some of our related bank products, like cash flow assistance or sweeps accounts.

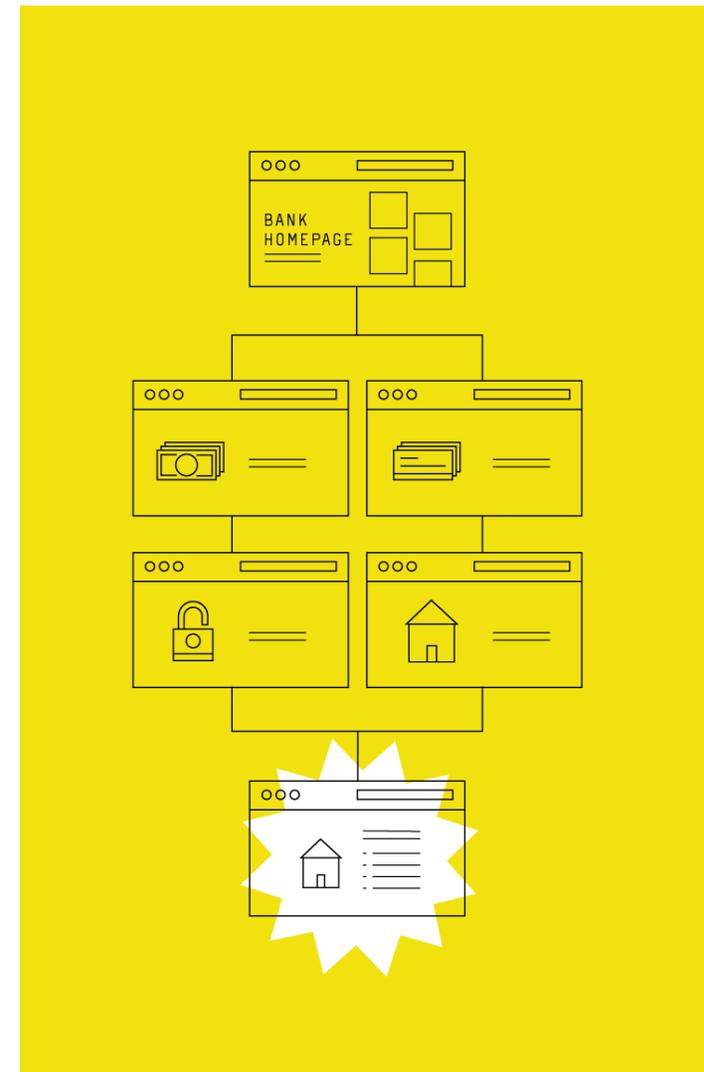
The paths we create for clients to follow are key to the success of our website, and thanks to the speed with which web technology has developed, it’s easier than ever to monitor traffic and serve clients more meaningful content.

### INVERSE CONTENT TRIANGLES

Now that we’re creating a journey for a client, we must remember that some people will be convinced quickly while others want to do extensive research. If someone is ready to make a decision immediately, we need to give them the option. At the same time, we need to answer all of the questions a more curious prospect may have.

As the audience dives deeper into your site, it shrinks in size. This shrinking audience seeks broader and more specific information as they dig.

We visualize this with the inverse triangles of content. The largest number of people will visit your home page. A lesser amount of people wants deeper



*As the audience dives deeper into your site, it shrinks in size. This shrinking audience seeks broader and more specific information as they dig.*

information. Too many marketers short-circuit this system by putting everything (and the kitchen sink) at the top of a product's landing page. Once you understand that an audience culls itself as it seeks more specific information, you can organize your information in a more valuable flow.

Your first layer of information is striking, engaging, and relatively shallow. You must quickly engage your visitors by confirming they've reached the right place. Some of your audience will sign up right there—at the top level. A smaller amount needs more information. As they drill down, you can offer more information. Your second level explains the variety of checking products. Your third level can give detail on the offerings of each.

How can you create a system that wins in both scenarios (and the spectrum in between)? This has a lot to do with the previous section—click path—as well as content structuring and page layout.

By leading with the most compelling and concise information, we can not only cater to the larger number of people reading but also attract more readers to the page. Leading with a more compelling benefit compels the reader to continue engaging with the product. Those who need the most information will expend the extra effort to continue clicking, but only if it is apparent that the information expands as they click.

### **ALWAYS GIVE A WAY OUT**

No matter how valuable of a journey you create on your bank's website, someone will want to navigate at their own pace. You must provide visitors with a way to

navigate through your bank's product pages, content, and portals at their own pace—even if you've created a superior decisioning experience. They also need to be able to move laterally through your designed click path. Maybe they want to see something again on a previous page. Maybe they want to skip ahead to make sure this is the right path for them.

We call this “healthy redundancy”—having many entrances and exits from each page, especially with a mind toward related content. No matter how good your designed journey is, be sure to give your clients freedom to create their own journey, too.

### **GET STARTED (CHALLENGE)**

Before you can begin the process of designing an intentional customer journey through your website, you need to account for what your website experience looks like now. Try this:

Find a mind-mapping software you like (we like the free account at Lucid Charts and the paid account at Miro) or grab a really big whiteboard with lots of colored markers.

Map your website out by hierarchy of information—like a family tree. Your home page should be in a box at the top of the page, on a line by itself. From there you may diverge into personal or business pages. It varies from site to site. Most banks have sitemaps that are considerably wider than they are tall, but the goal is for your sitemap to look a little more like a Christmas tree. And within that Christmas tree, you want to have pages that work as a shortcut from the top to the bottom or from the far left to the far right.

Draw out your current sitemap. Does it offer a narrative path, or is it simply a collection of loosely related pages?

Can you think of ways to begin grouping pages and products that will make your website easier for a consumer to navigate?

Instead of grouping your products by department or product types, draw a hypothetical sitemap that takes clients through the page according to their life stage.

Each click, scroll, and pause is a decision—a decision to stay, leave, or go deeper into your website. You'll never help a client pick the right mortgage if you can't get them to the mortgage page. Your website IS a decisioning tool. Make sure you build it so clients decide to stay.

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**LISTEN TO THE AUDIO VERSION**

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# How To Keep The Content Flowing When The Ideas Aren't

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JB CLARK

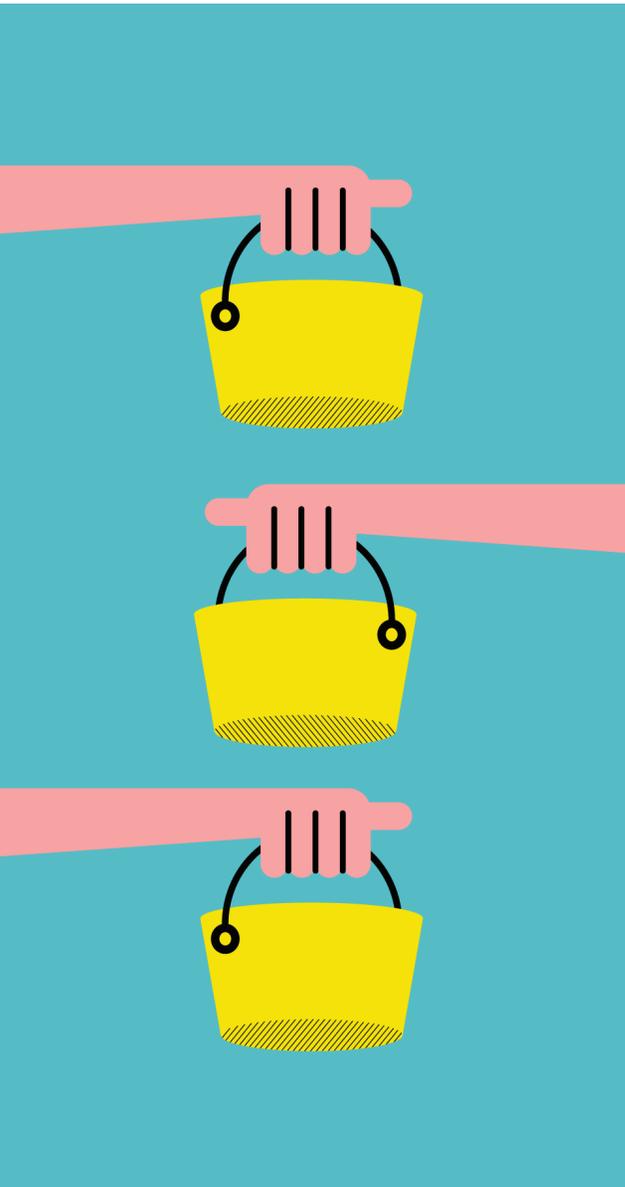


## Content Creation Is a Struggle

I'm guessing you found this post because you Googled something like "How to create content for banks," probably because you're a content creator like me, and probably because you're looking for a boost to reach that next cutting-edge idea. You've been staring down the business end of a word processor to no avail. Just that nagging cursor and a deadline that's either around the corner or just went by.

You're not alone. Even the greatest storytellers and most engaging brands struggle to produce meaningful, valuable content.

*continued*



Higher-ups hear the word “content” at a conference and expect the marketing department to publish three pieces of “original content” each week. We respond to those expectations with arbitrary deadlines. We forget to set an intention. We forget why we’re writing in the first place. We forget our names. We turn to Facebook for a reminder and get sucked into meaningless top 10 lists produced by other banks. It’s the circle of life.

### Why are we writing?

- To boost SEO?
- To fill our web page?
- To have something to share on social media?
- Those don’t seem like inspiring goals. They definitely don’t give us new ideas of what to write about.

### Set Your Intention

You need to have a driving goal to inform your content strategy. Posting blindly to your blog or social media platforms is a sure-fire way to leave your readers uninterested and guarantee your own burnout.

### What do you want to achieve with your content?

- Make your clients happier?
- Encourage community involvement?
- Increase financial literacy?
- Promote deposit growth?
- Attract a certain type of business owner?

A little bit of everything?

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**Once you’ve set a few intentions for your content, you can think of each intention as a bucket and begin filling it with ideas.**

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Now you just have to start creating it. Or do you?

### Content Isn’t Created

We struggle the most when we’re trying to create something from nothing.

Calling ourselves content creators is setting unrealistic expectations. We are, at our best, content curators.

No one is asking you to go full DaVinci Code—tying archaeology, religion, art, history and Crusades-era politics into a riveting narrative. They’ve got Dan Brown and other authors like him for that. They’re coming to you, likely, because they’re a client of your bank, or because they are looking for more information about how to improve themselves and the financial well-being of their clients. You don’t have to create something from scratch, you just have to find the things your clients are looking for and make it available to them.

This may mean gathering facts about personal credit scores or walking entrepreneurs through the process of getting a new business loan.

It may mean providing existing clients with light-hearted breaks from their day by sharing something funny or promoting your employees' community involvement efforts.

It definitely means sharing the success stories of the people and businesses your bank works with on a daily basis.

Look around you for the stories that already exist, and curate them through your website.

## Teach Your Clients

One of the biggest blank spots in financial content is simply explaining banking products—helping consumers connect the dots. We know so much about banking that we forget to tell others who don't share our banking-is-our-universe perspectives.



Planting your flag as a financial expert is a great place to start.

Every week, it seems a new study or survey comes out proving again how frustrated Americans are when it comes to finances.

For example, a recent National Endowment for Financial Education survey showed only 24 percent of millennials demonstrated a basic understanding of how to manage their money. Another SunTrust Bank survey of people in relationships revealed money is the leading cause of relationship stress.

As banks, our job is to help educate our clients on the ins and outs of finances. After all, we're the ones employing the majority of financial experts.

Your job, as a content curator, is to identify the areas where your clients are struggling and seek out the experts in each area. Have them produce how-to pieces, or simply interview them and do the writing yourself.

Helping your clients grow their understanding of finances is not just a gesture of noble intention—it generates goodwill from potential clients and can be a boon to your website's SEO efforts.

## Enlist Outside Help

You don't need to go it alone.

Find the people in your bank who know the most about the topics you want to cover, and enlist their help. No one wants to write a weekly column for your bank's website, but if every expert writes something about their field once each year, you'll have generated

a year's worth of rich, engaging content that meets the needs of your clients.

Since your in-office colleagues tend to know their clients and communities better than anyone else, they'll know the success stories, too. Don't think of yourself as a writer stranded on an island. Think of yourself as a museum curator, looking for the best stories to share with the public.

Finally, be sure to look outside your company for partners in the community.



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**MORE THAN A DECADE AGO**, we took on our first bank marketing client. Before we realized it, we had helped the bank grow by nearly \$10 billion in assets, move in to four new states, and open more than 125 new branches. We realized we were living, dreaming, and breathing banking—and we were having a blast. So we decided to only work with banks and the industries that support them going forward.

But not credit unions. *Never credit unions.*

Our goal is simple: to help banks outmarket their competition in a rapidly changing landscape by discovering what makes them unique and telling that unique story to more people in a better way.

**Finally, the bank marketing team  
your bank deserves.**

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