

CONTENT MARKETING

How-To Guide

teachbanzai.com

Banzai!

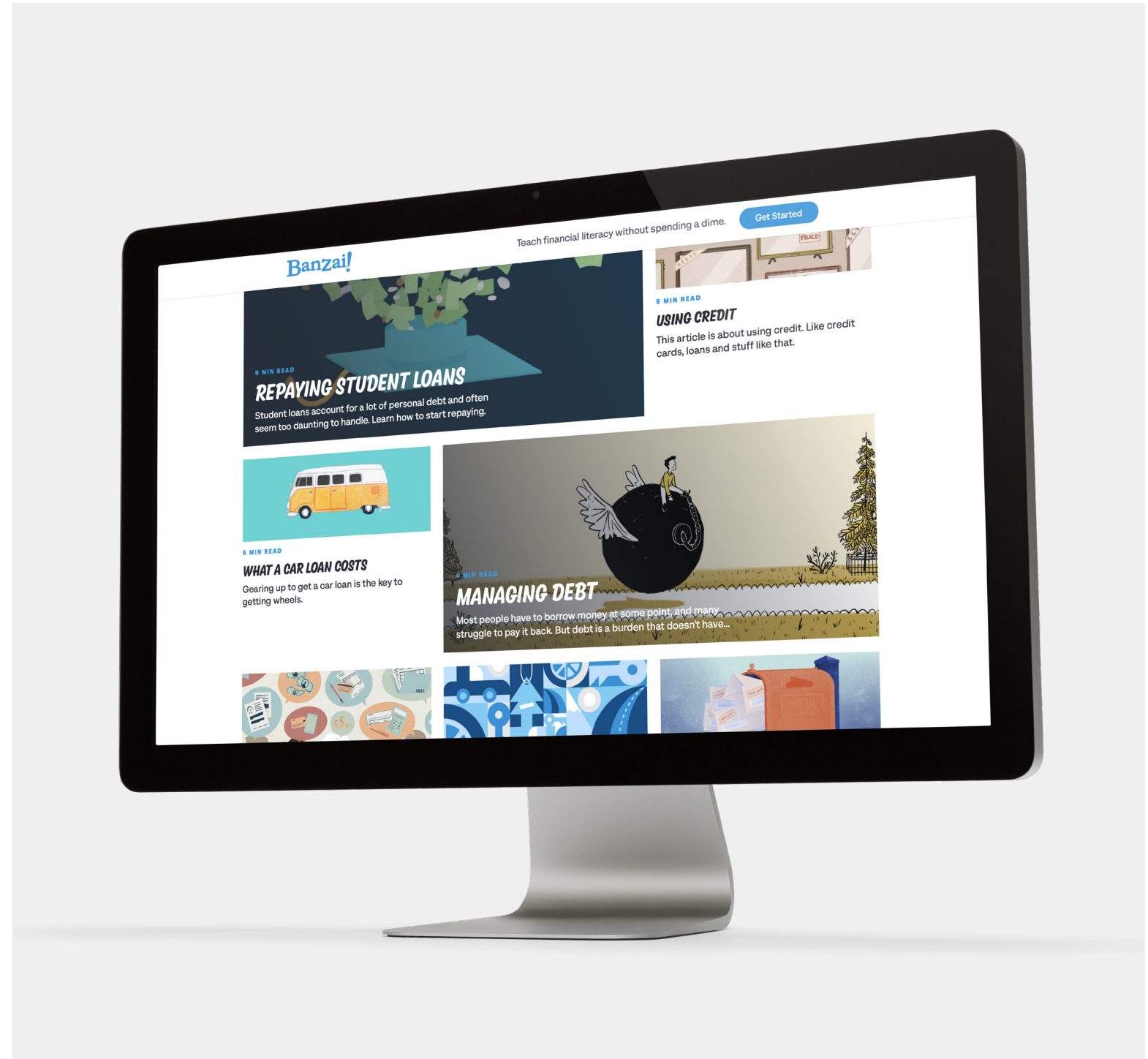
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Banzai's extensive library of interactive content is designed to capture your potential leads' attention. Rather than just another marketing message, you are offering something of value—no strings attached. As you educate and inform, you seamlessly transition from defining benefits to describing features and, eventually, offering the right product.

Your customers are bombarded with marketing messages every day—mailers from your competitors; commercials that tout the latest incentives; and even social media posts that attempt to elicit engagement. The near-constant stream of marketing messaging means yours can get lost in the noise.

What's the balm for marketing burnout? Consider this: educating your client base about your products is one thing, but helping them learn how to master their finances is what actually drives customer engagement.



LEAD GENERATION & COLLECTION

Banzai streamlines lead generation and collection in a few ways:

- Collect user analytics
- Offers users a free library of financial literacy content
- Track engagement and clicks
- Leads users to topics of interest

The library isn't a full training course but rather a treasure trove of topics and information. Users can learn about what interests them and ignore what doesn't. This freedom allows you to provide targeted offers that really resonate with potential leads. Instead of throwing everything you have to see what sticks, the library offers your leads exactly what they need to see.

Financial education is an ideal way to turn leads into customers. By giving users the information and the tools to implement their new knowledge, you create a lasting connection between your leads and your products. Taking the time to educate is what feeds a lead for life.

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CREATING INCENTIVES & CALLS TO ACTION

Working on financial literacy and informing customers is great, but your endgame is to sell your products. You don't just want your leads to think; you want them to act too. Encouraging your customers to make a move means seeing an offer through their eyes.

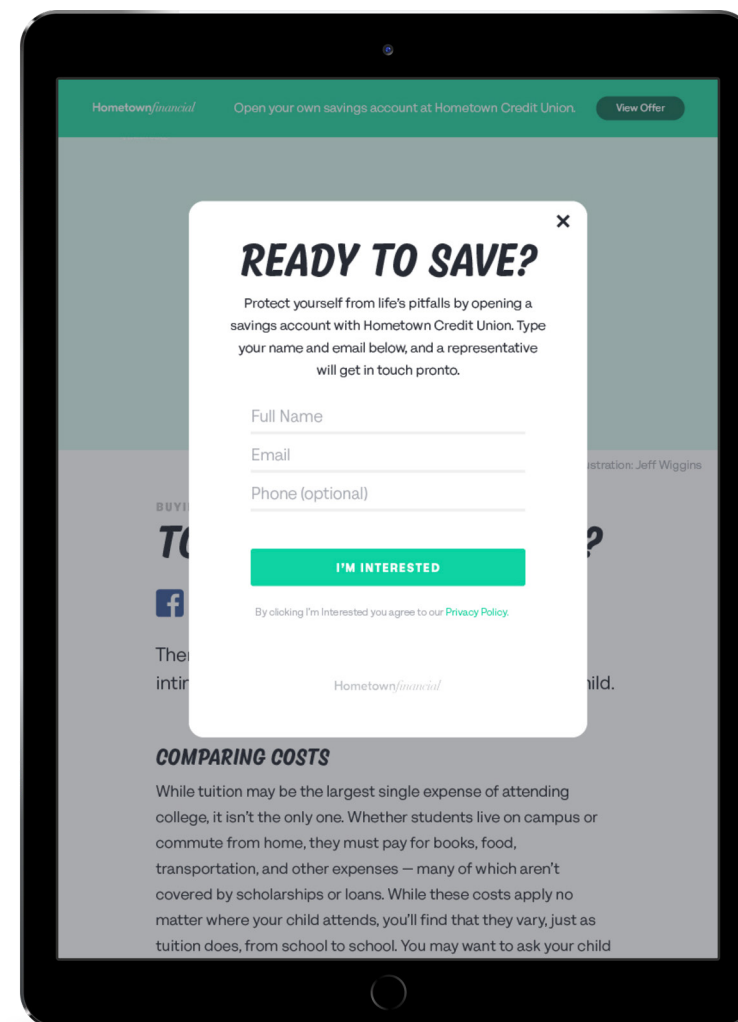
Getting to Know Your Customers

Casting too broad a net is a rookie marketing mistake. Playing your odds might catch a few prospects, but targeted incentives bring in the best quality leads. That's why it pays to get to know your prospective leads better.

Using the library to understand your leads is how you gain valuable insight into what motivates your current and prospective customers. While you might have data about age, gender, and even household income at the ready, tracking a user's pathway through financial topics offers more than just raw data. It lets you know what a user is interested in and what incentives would have the most impact.

What's in It For Me?

Creating a timely incentive means understanding the WIIFM principle: What's in it for me? Your leads want to know how your product can benefit them specifically. Without drilling into learner motivation and highlighting key benefits, even the best financial products can be dismissed. In fact, [80 percent of consumers](#) said they're more likely to do business with an organization that offers personalized benefits.



Example of an offer for opening a savings account in an article.

Here are some things that drive your customers' actions:

- Getting out of debt
- Better interest rates
- Better loan terms
- More efficient savings
- Understanding complex topics better, like mortgages

And here are some things that weaken your offers:

- Confusing terms: “4.7 percent APR may apply, subject to approval, all deposits FDIC insured.”
- Offers that don’t apply to them personally: “Click for great mortgage rates!” but the offer is going out to college students.
- Offering a product without context: “Check out our options for savings accounts!” **Why?**
- Offers that require excess customer action: “**Contact us** for more information about retirement accounts.”
- Offers that only seem to benefit your business: “**Help us** meet our quota for 100 new accounts this month!”

Don’t just tell customers and leads what you’re offering—tell them why you’re offering a product. From saving money to offering peace of mind, the WIIFM principle helps you target motivation for incentives that make sense.

Simply Specific

One of the key factors in creating worthwhile incentives is simplicity. Muddying the waters with legal jargon and confusing terms is a surefire way to lose customer engagement and, more important, customer trust.

If you can’t describe your offer in one sentence, it’s already too confusing.

Consider the two following offers:

“Click for our best credit card rates. Subject to approval; 24-month introductory rate on BTs applies. See branch manager for details.”

“Click here to consolidate your debt with our zero percent APR credit card.”

The first offer is buried in legalese and lacks specificity, which breeds mistrust. The second offer clearly highlights the benefit and shows how to take advantage of the offer. Which offer would you click?

If you’ve done your homework and gotten to know your target leads, you should be able to offer something that benefits them personally. It’s not just a checking account; it’s a *free* checking account. You’re not just offering a better mortgage rate; you’re offering a specific interest rate.

Distill your message into one power-packed sentence. After reading your offer, your leads should know how to act and what they’ll gain. If terms apply, you can spell them out in a follow-up email. For now, keep it simple and draw them in with specificity.

Playing Matchmaker

The offers you make in Banzai’s resource library should be based on the customer journey.

Skip the confusing jargon and avoid hedging with complicated conditions. Simple honesty on specific incentives draws in leads and creates lasting trust.

If they...	Then they...
Read about repaying student loans,	See an offer for a savings account.
Search for information about credit scores,	See a credit card offer.
Learn about budgeting,	See checking account offers.
Read about mortgages,	See current mortgages rates and incentives.
Search for retirement lifestyle articles,	Get an offer for an IRA or financial planning service.



CHANNEL MARKETING

You've gotten to know your potential leads and created some incentives you think they'll love. Now it's time to spread the word.

Again, the most important factor in marketing to potential leads is value first, incentives second, and sale third. The very definition of content marketing is to use information to generate and capture leads. You really only have one chance to make a first impression and prove to users that your content is valuable, so make every communication count.

Choosing the right channels for education, awareness, and lead generation could be the most important factor in your overall success. Different channels offer different benefits. Even if you use social media for staying in touch, using it for leads is a whole new ball game. We'll help you figure out how best to engage potential leads and use Banzai as a way to educate, streamline, and create connections.

YOU'VE GOT MAIL

Internet users are choosier about what subscriptions land in their inboxes, which means you need to offer something they'll love or risk the dreaded unsubscribe button. This can be a blessing in disguise, since 67 percent of savvy consumers actually enjoy getting emails with personalized offers. If you can capture lead motivation and create incentives based on personal profiles, you create more meaningful email campaigns.

Segmenting Leads

You might already have a newsletter for current customers, and your Banzai library leads are a natural fit for your list of subscribers. They're people who have already demonstrated interest in financial literacy and will probably want to know more about solutions and products. But simply rounding up your leads and sending out a general email blast could do more harm than good—that's where segmentation comes into play.

Segment customer emails based on factors like the following:

- Demographics: Where do they live? What's their income level? What's their age?
- Library activity: Which articles have they accessed?
- Current customer activity: What products are they currently using?
- Offer eligibility: Credit score, current products, and past offer participation.

The Banzai library already allows you to see who is reading what; use that information to help you segment your newsletters, offers, and other email communication. Segmenting can boost your open rate significantly, so it's worth the effort.

(Consider a kick-off event—give people a heads up that over the next year, or so, you'll be sending important content.)

Types of Emails

You probably already have a newsletter that goes out to your current customers, but is it really giving you the results you want? The best emails inform before offering products or services. A newsletter is great, but it's not the only type of email communication you should have with current and prospective customers.

Remember that not every email communication needs to sell something. Users trust an organization more when they're offered no-strings-attached value. By using data to segment, create, and send valuable information, your prospective leads are more likely to listen up when you do have a great offer. **Here are some of the emails you should be thinking about:**



Onboarding

"Welcome to the Hometown Financial family. Check out our financial library and keep in touch via social media."



Activity

"We noticed that you were looking for info on mortgages in the financial library. Here are some other articles you might like."



Upselling

"Looking to consolidate your debt? We've got you covered with our new personal loan program."



Exclusive

"We love our customers. As a thank you, we've got an exclusive offer for cardholders!"



Microlearning

"Did you know that two thirds of Americans would struggle to come up with \$1,000 in case of an emergency? Make sure you've covered all your bases with these tips."



Anatomy of an Email

No one likes a cluttered inbox. The way you deliver your message is what keeps you out of the junk folder. Consider the anatomy of an effective marketing email:

Subject Line

Use the subject line to capture the reader's attention by clearly stating how it could benefit them—the WIIFM principle. Your Banzai analytics helps you pinpoint exactly what users are looking for.

Instead of: “Check out our low mortgage rates.” (Benefits the bank)

Try: “Save \$10,000 on your mortgage.” (Benefits the user)

Email Body

Here's where you can give some detail to back up the claim you've made in your subject line. Remember to always distill the message into what's absolutely necessary. Your lead doesn't need a barrage of information—yet. For now, you want to highlight the benefits of your service.

Instead of: Did you know that if you qualify for our low rate, you could save \$10,000 over the life of your loan? (Focuses on the application)

Try: What could you do with an extra \$10K? Refinancing your mortgage with our low rate can save you \$10,000 over the life of your loan. (Focuses on the benefit)

Call to Action

Finally, your email needs to end with a specific call to action. Motivate your reader to act by using strong verbs to entice action.

Instead of: See if you qualify by contacting our branch manager. Terms and conditions apply. (Weak verbs and indefinite benefit; maybe they'll qualify)

Try: Click here to learn how to lower your payment today! (Easy action; specific benefits)

SOCIAL MEDIA

Forty-two percent of millennials said that social media was the most important form of advertising. It's easy to fast-forward through commercials when watching recorded TV, and direct mail campaigns seem archaic compared to messaging sent in real time. If you want to compete and generate more leads, social media is where you'll find high-quality, ready-to-engage customers.

Not all social media is created equally and each channel has specific uses. The top three channels (Facebook, Twitter, and Instagram) allow you to interact with customers, shape brand opinions, and generate leads.

Facebook

Facebook is great for creating conversations—the platform is built around connections. Facebook users want to connect but are wary of anything overtly promotional. With that in mind, it's easy to see how offering free content can help benefit your reputation and overall click rate.

Ideally, you should be posting to Facebook regularly; an infrequently used page is almost as bad as not having one at all. Education is an excellent form of engagement, helping inform followers while leading them to the products they need.

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Here are some ideas for Facebook posts:

Library content: Banzai's interactive library is packed with shareable articles that make for great Facebook posts. Nab attention by introducing why someone would want to read one, like, "Feeling crushed by student loans? Here are some quick tips for creating a realistic payback plan."

Statistics and microlearning: You can use Facebook to teach and inform without linking to another article. Post an interesting statistic about retirement, or a simple savings tip. "Looking to save for your next vacation? Use an app to round up your purchases and deposit the extra change into your vacay fund."

Questions or polls: Facebook users love to connect and create dialogue, so ask questions and invite opinions.

"What's a savings tip you wish you knew when you were in college?" "How do you deal with retirement savings?"

Offers and calls to action: It's okay to use Facebook for offers, as long as you've offered enough value before attempting any upselling or lead generation. Use what you've learned about strong verbs and specific benefits to create compelling calls to action to garner more clicks.

Instagram

Instagram is the most visual of social media channels, with most followers looking for posts that are eye-catching and aspirational. Instagram also helps create a personal relationship between lead and brand so that, when the time comes, a lead chooses a brand that seems familiar.

Instagram's visual nature might seem like a mismatch when working in the finance sector, but there are ways to co-opt Instagram's features to spread awareness and connect with potential leads.

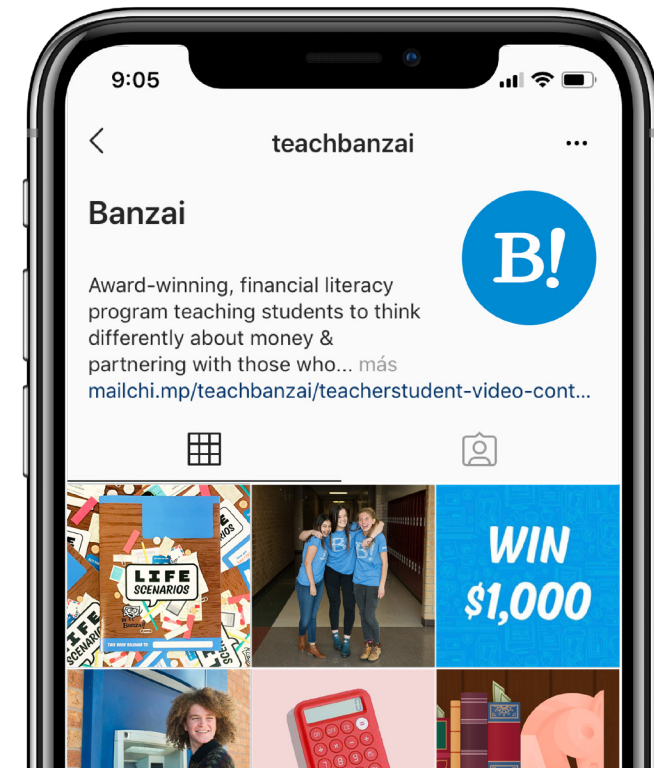
Here are some ideas for visual Instagram posts to generate leads:

- Distill a library article into a few concise points and layer them over a stock image.
- Create an interactive hashtag and invite stories or posts.
- Hold a contest and ask that participants tag three friends to enter.

- Showcase current customers and explain how they overcame a financial mistake (using your products, of course).
- Film a quick Q&A with one of your branch experts about a financial topic.
- Interact with people in your community by searching by location and then liking and commenting on posts.

Here are some things to avoid:

- Getting too casual: Followers want a peek into the organization, but they still want it to be professional and polished.
- Posting the same content to all channels: Followers want to feel like they're getting exclusive benefits for following each of your accounts. Regurgitating the same information on each channel feels redundant.
- Using your Instagram for advertising only: Remember that following a brand account is a choice for users. If they aren't getting any benefit, they'll unfollow.
- Sticking to yourself: Instagram is a community, so plan on interacting with users. Answer questions, reply to comments, and post on other accounts.



Twitter

Think of Twitter as your customer service center. [Sixty-seven percent of consumers](#) use social media like Twitter to resolve issues. It makes sense, since a short character limit means getting clear, concise answers in a flash.

But Twitter isn't only for resolving customer complaints; it's also ideal for sharing. Link clicks account for a whopping [92 percent of user interaction](#) on Twitter. Even comments and retweets can't compete with the power of a well-placed link on the platform.

Simply plastering your page with important links will do little to entice leads to click through. Instead, you need to explain why a user should click a link. Sharing a Banzai library article is one thing, but using a little humor and telling your followers how reading that article can benefit their finances is what garners that elusive click.

Instead of linking: "Understanding Your Credit Score"

Link:

You, Sponsor

[@supercoolsponsor22](#)

If your credit score seems more confusing than the plot of Inception, we've got you covered. [This article](#) breaks down the basics faster than you can say DiCaprio.

10/9/20, 11:28 AM

Building a brand on Twitter is about building trust, so only share high-quality content. Twitter users also expect lightning-fast responses and lose interest quickly, so you'll probably benefit from posting multiple times per day and responding to inquiries in 24 hours or less. Use the platform as a method of driving traffic as well as cultivating brand trust and awareness.

Potential Lead

[@PotentialLead547](#)

[@supercoolsponsor22](#) My old bank didn't approve me for the mortgage I wanted. Can you?

10/9/20, 1:27 PM

Instead of replying: We're not sure. Call this number and we can help you out.

Try replying:

You, Sponsor

[@supercoolsponsor22](#)

[@PotentialLead547](#) Getting a mortgage is complex, but we can definitely help you out! DM us with your details and we'll find a solution that works for you.

10/9/20, 3:42 PM

CONTENT CALENDAR

All of this talk about platforms, media, engagement, and sharing can make social media marketing feel a little overwhelming. You can definitely get caught up in the details, but one of the easiest ways to manage your social media and email marketing campaigns is to create a content calendar.

A content calendar helps you plan out your posts. You can use scheduling to help you put your marketing on autopilot and skip the “What am I going to post today?” feeling that can come with managing social media. Think about it: the time of the year dictates how consumers think about their finances. In August, they might be thinking about student loans. December? Credit card debt. Depending on your location, spring might be the best time to sell a home.

Steps to Creating a Content Calendar

- Step One:** Identify a theme. You can choose a theme based on the time of year or just focus on a topic you think your users would most benefit from.
- Step Two:** Fill in major events, such as scheduled email blasts, or offer beginning and end dates.
- Step Three:** Schedule channel posts based on frequency, such as Instagram daily and Facebook three to five times per week.
- Step Four:** Pair the channel with the type of content you'd like to post. The first Monday, for example, could be for introducing your month's theme on Facebook, posting a link on Twitter, and creating an interactive hashtag for the month on Instagram.
- Step Five:** Fill in the rest of your calendar with the channel and content for each day.

You already have plenty of data and a library of great articles at your fingertips. A content calendar just helps you schedule posts based on topic and platform so you don't have to wonder when and what to post.

You want to give your customers and leads the tools they need for financial success. But while you might know which products will help them get there, chances are that your customers are choosing blindly—if at all. By offering high-quality information to the right leads and customers, you give them the tools they need to save, spend, live, and work. Reaching out and connecting with leads where they already interact with brands gives you the opportunity to teach current and potential leads in a education-first marketing strategy.

