



Voice and tone

... for marketers





Money is inherently,
inescapably *emotional*.

The Simple Way™:

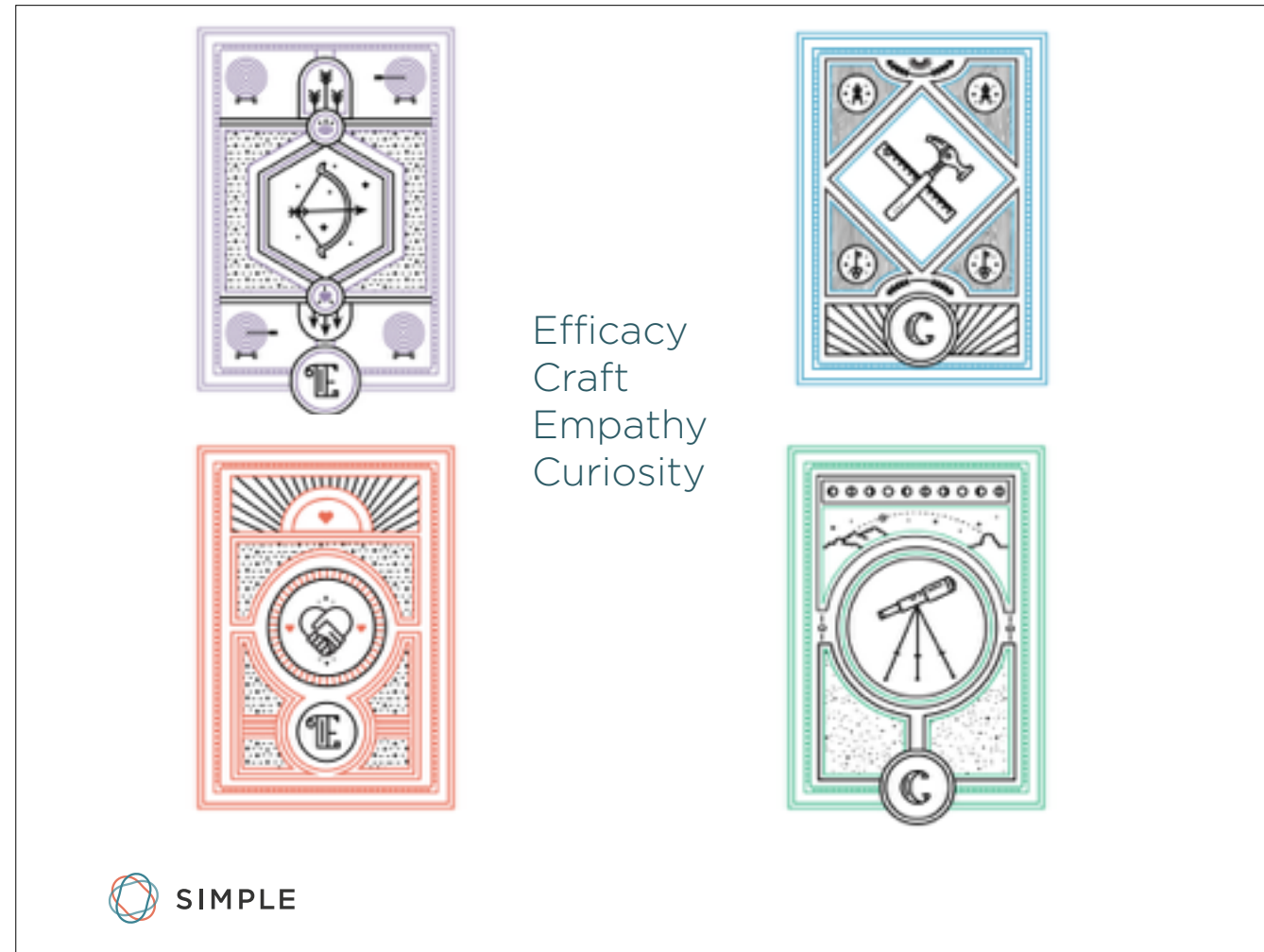
“We can compete on customer experience.”

... what does that mean, though?

Every time someone interacts with Simple, whether it be the card, the apps, an email, Customer Relations, or advertisement, ***they should get the sense that someone cares about them.***



We can make pretty apps. But that's not a differentiator, at least, it's not a differentiator *because* it's pretty. Wells Fargo can make a pretty app, and as long as it works well enough and the overall experience isn't too painful, people won't be itching to switch banks. We can't count on our competitors for the stick. We have to be the carrot. So, what really is our differentiator?



That's what our values are all about. These are how we show each other and our customers that we care with every interaction; how we imbue that care into all that Simple is.

A good shorthand we've always used for this in marketing and CR:

The Simple Way™:

The Informed Friend.



Not your know-it-all friend who just wants to say the things they know about, but someone who knows you, listens to you, and has your best interests in mind.



We care.

What would my
informed friend do?

How do we show that we care? Your informed friend knows you well, and takes the time to think through how you might be feeling, even if you don't say it.

The Simple Way™:

There are two sets of feelings during any interaction.

The surface ones we're aware of, and the underlying ones we may not be aware of.



For example, a customer calls us and they're annoyed because their card was declined despite their having enough money to cover a purchase. They're angry, annoyed, put off. But maybe there's something else too? Maybe they were embarrassed, scared, or reminded of a time when they actually *were* broke. Maybe we just made them feel ashamed. They may not be aware of that; they're not going to call and say "hey, you just made me feel very upset because I thought of a time in my life I felt unsure and scared about money." And yet, we'll be better communicators if we acknowledge and respond to that emotion (even though it most likely won't be explicit on their or our parts). How do we do that?

Proactive Empathy!

- We think of the surface feeling AND the underlying feelings. We address both with what we produce.
- Taking the same reliable steps to think through the **context** of the person interacting with us.



Adapted from "How to Empathy... with computers."

Context is key to everything!

Application Page

Feelings

On the surface, the reader might be feeling...	And we want to make them to feel...
Skeptical, skittish, hesitant:	
"What is this new bank and why do they want every personal detail about me?"	Reassured: "I understand why this information is needed, and I feel comfortable giving it."
Excited, eager: "aw yiss time to get a new bank"	Reaction: "This is going to be painless."

To address deeper feelings, we want to convey:

- **Reassurance, understanding, trustworthiness:** we know this could feel a little daunting, but you can trust us to keep your information safe.
- **Seriousness, security:** we're not just a friendly internet company, we're also a bank. You should feel safe keeping your money here.
- **You're signing up for a bank account:** some people don't realize that, and are jarred by the personal information we request.



Every page in the voice and tone section of our how to write repo has this in it.

Proactive Empathy Questions:

Predicting emotion, preparing context

- What is the **conflict**?
- How might someone **feel as they begin** this interaction? (surface and underlying?)
- What might be some pitfalls or **barriers to their understanding**?
- How do I want them to **feel at the end** of this interaction?
- How can I **set them up for success**?



Adapted from "How to Empathy... with computers."

Conflict in the literary sense—someone needs something that they do not have, and something is in their way. It could be as simple as 'which of these two buttons do i press' or as deep as 'should I apply for Simple?'

Success will differ depending on your needs. Marketers often wrongly think of "success" as hitting the CTA button, but that's not right.

The Simple Way™:

Tangential but related to empathetic communication:

**Unless your CTA is “Click this button”,
clicking your button is NOT heeding a
call to action.**

Success means they actually did the
thing.





**Now we know how to think
about making good
communication.**

But I'm scared.
What should I NOT do?

So, we know how to have the voice of an Informed friend. So how do we have the right tone? How do we have proactive empathy in our tone?

What are some things we should avoid?

Proactively empathetic marketing is authentic and inclusive.

- **No buzzwords, bank speak, or legalese**
- **No SLP**
- **No exclusionary language or concepts.**



Go to tbbk video <https://www.youtube.com/watch?v=-2TnOIAz9v8>

Buzzwords and Bank Speak

There's no need to use words that have a simpler alternative. Banks and large corporations constantly use this kind of language to seem important and smart. It's an immediate turnoff to most normal humans. This ban does not apply to shades of meaning—in very specific situations, these words really are the best choices. Mostly never, though.

Examples: Utilize, formulate, implement, ideate, leverage, impactfulness



Adapted from the Simple Style Guide



Insufficient Funds Notice

Unfortunately, on 04/29/2014 your available balance in your Wells Fargo account XXXXXX0659 was insufficient to cover one or more of your checks (if your account allows check writing), Debit/Prepaid Card purchases, or other transactions.

An important notice regarding one or more of your payments is now available in your Messages & Alerts inbox.

To read the message, sign on at <https://www.wellsfargo.com>, go to Messages & Alerts, and open the Insufficient Funds Notice.

Please make deposits to cover your payments, fees, and any other withdrawals or transactions you have initiated. If you have already taken care of this, please disregard this notice.

We appreciate your business and thank you for your prompt attention to this matter.

If you have questions after reading the notice in your inbox, please refer to the contact information in the notice. Please do not reply to this automated email.

Sincerely,

Wells Fargo Online Customer Service



SIMPLE

SLP

aka “If you can hear the finger guns,
don’t push ‘publish’”

“Skateboards-Lasers-Pizza refers to schlocky and insincere marketing copy directed at children (and, increasingly, men), or rather, an ad exec’s jaded Platonic idea of what a child (or man, or manchild) thinks is cool. It’s immediately identifiable as false and cloying.”

Examples:

“save up for that iPad you’ve been ogling”

“get wise to the latest ways to drop some cash”

“guys know that coupons are for chicks”



Adapted from the Simple Style Guide

This could be anything like: “Uber Coachella Whiskey” or “Football Boobies Beer” or “Lipgloss Yoga Kale” It’s a reductive, crass, and insulting encapsulation of what some ad person THINKS you like based on a very broad reading of what your demographic buys.

It’s insulting because someone has made an assumption about you, and reduced your being to the things you buy.



Do you like surprises? What about food surprises? You know, when you think you ordered garlic noodles but then the food shows up and PLOT TWIST: the noodles were actually soup the whole time. WTF? You just got M. Night Shymalan'd by a menu.



SLP

SLP Corollary: Cultural Appropriation

Don't do this.

A general tip to avoid cultural appropriation: unless you are well-versed in the intricacies of the culture you're referencing, AND you can reference it respectfully, don't do it.



Adapted from the Simple Style Guide

At best, cultural appropriation results in a misunderstanding of the culture you're appropriating.




This is an actual McDonald's ad from the early days of animated banner ads. You can almost see the 60 year old white man who thought "this is how kids talk these days, right?"

**Denny's** 
@DennysDiner

Follow

hashbrowns on fleek

9:12 AM - 30 Sep 2014

  28,407  22,056

“It’s a frustrating occurrence for a community that struggles to break down barriers in mainstream media but always finds their own creative moments being utilized by the same people who are shutting them out.”

-Atlanta Blackstar (online magazine)

 **SIMPLE**

People loved this tweet, and that’s fine. It’s gross because it’s appropriating black/urban slang to sell pancakes. But the fact that it’s popular and it works is important: since I’m here talking about our brand, I’m telling you that just because something is popular and will get dem sweet RTs, doesn’t mean it’s good for our brand. We shouldn’t be sacrificing long term brand image in service of short term metrics.

Exclusionary Language

We all know our current demographic, but we should not write solely for them. If someone lives paycheck-to-paycheck or is new to the world of online banking, they might not personally identify with our copious coffee shops and Rdio subscriptions, but neither should our copy eye-rollingly imply “NOT FOR YOU” in its tone.

Also, check your privilege. What point of view do you have? How might someone who’s different from you (ethnically, gender-wise, demographically, economically, etc.) read this?



Adapted from the Simple Style Guide



This is fine for axe, but not for us



ACTIVITY TIME!

Part 1: Why do you hate this?

- With our newfound theories of what makes inauthentic marketing, can you identify what it is about this thing that makes you cringe?
- What specific words or phrases bother you? Are they buzzwordy? Stodgy? SLP? Something else?



Part 2: Become that which you hate.

- Take 10 minutes to write the *genuinely* shittiest _____ you can, but make sure it still gets the job done.
- Share it with the group. We'll have lulz, and you'll tell us what impulses you had while you were writing.



Now, this is a fun activity, but it's also kind of advanced. You guys write good marketing things all the time, but I think in trying to write BAD marketing things, you become more aware of HOW certain bad uses of language come to be. You have the mental pathways to create good things, now let's create mental pathways for avoiding pitfalls.

Write the shittiest thing you can. The challenge, though, is to make it something that still gets the job done. Write a bad tweet, for example. Which means: write a tweet that you could conceivably see a brand tweeting, but is COMPLETELY inappropriate for Simple.

Part 3: Use it.

- Write a good, Simple-like version of whatever you just wrote, with proactive empathy and avoiding the pitfalls.



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Adapted from "How to Empathy... with computers."

Conflict in the literary sense. Here's the conflict. In this case, you don't know where they're coming from, but they want something, and how well you provided it will determine their satisfaction.

How might someone be feeling when they reach our application page? [skeptical, skittish, hesitant; excited, eager] <https://github.banksimple.com/BankSimple/howtowrite/blob/master/Big%20Stuff/Articles/Application.md>

Success will differ depending on your needs. Marketers often wrongly think of "success" as hitting the CTA button, but that's not right.

Wrapup

- **Money is emotional**
- People should get the sense that **someone cares about them** every time they interact w/Simple
- A good Informed Friend has **proactive empathy**, meaning they take time to **consider your context**.
- We have repeatable ways of generating the context to produce proactively empathetic marketing content
- Use proactive empathy to **avoid the pitfalls** of bad tone
- **Be excellent to each other**, like, for real, because our brand will fail if we don't.



Walking the walk.

- We cannot be an authentic brand externally without **living our values** internally.
- Challenge ourselves: it's not “are we treating our customers the way we'd want to be treated?” It's instead **“are we treating each other the way we (ideally) treat our customers?”**



CR and marketers who are forced to represent a company they can't believe in will fail.

Are we being proactively empathetic in our internal communications?

If our brand voice hinges on our authentic understanding and handling of the fact that money is an emotional subject, we have to be good to each other internally.



**If our brand voice hinges on
authenticity, we need to be
authentically good to one
another.**

We can't sell it if we don't live it.