

On the Mark

Helping you **mark** your credit union for success



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How People Think May Surprise You

The real reason marketing campaigns succeed or fail

(Part One of a Two Part Series)

For years, marketers have focused on the message. Deliver the right message to the right demographic, and consumers will respond. That's still true, but now we're learning that a powerful message starts with an image instead of words.

A company called Attune has developed a new marketing methodology based on how the brain processes information. Their research reveals two very important details about the way people think:

1. People think in images and metaphors
2. People make 95 percent of their decisions subconsciously.

"Our senses process more than 11 million bits of information per second. Our consciousness can only process 20 - 40 bits per second, from all sources. We make decisions constantly without being consciously aware of it," said Maya Bourdeau, founding partner of Attune.

Language of the Subconscious

Words do not equal thoughts. Images and metaphors do. For example, if you hear the words, "old man," what comes to mind? Do you see words or do you have an image in your mind's eye? Most likely it's an image. That image may look like someone you know or it may be based on a previous life experience. You may see a happy, sweet grandfather-type who spoils his grandchildren and smiles all the time. Or maybe you see a frail man in a hospital bed, clinging to life. You may see something altogether different – different skin colors, different activity levels, different emotions or perceptions of old – because your mind is searching for something familiar.

"Linking what you don't know to what you do know is a metaphor," said Bourdeau. "Words transfer

or communicate that particular image or metaphor.”

Now think of the term credit union. What are some images that may come to consumers' minds when they hear that? It could be money, a credit card, maybe a stack of unpaid bills, or perhaps a house or car or something else they obtained with credit. Maybe it's a union atmosphere, like in a blue collar work environment. Like anything else, a credit union ends up being defined in consumers' minds based on what they already know, not on what you're trying to tell them.

Dissecting the Subconscious

That's why it's so important to be in tune with your target demographic's subconscious. If the words, metaphors and pictures you use to communicate your message are not in line with their thought processes, your message will not be effective. Even if you're trying to change their perception, you have to start with images they relate with and use those images to create a new perception.

Attune worked with the [Filene Institute](#) to better understand how lower income households view money and savings. Through a series of one-on-one interviews, respondents were asked what images they thought of when hearing certain money related words. What emerged through the process was the feeling of loneliness. They feel like there's nobody out there to help them on their financial journey. Images that emerged from the interviews were dark and unhappy, and those were the images Attune used to create a campaign concept for that target audience. When tested with an actual credit union, acquisition of new accounts increased by 104 percent in two months. We will show you that campaign in next month's *On the Mark*.

“Marketers tend to use surveys and focus groups to figure out what consumers are thinking. Focus groups may scratch the surface of the subconscious, but they never really get to the deeper reasons why people make the decisions they make,” said Jiao Zhang, the other founding partner of Attune. “We get so deep into the subconscious that people get very emotional. It's not uncommon for them to cry and really open up to us.”

Attune's approach combines psychology, neuroscience and marketing to help organizations create a message that resonates with their target demographic.

The Methodology

Next month in *On the Mark*, Bourdeau and Zhang will take us step-by-step through the methodology they created to tap the subconscious. Plus, see the image and case study that helped one credit union double its new account acquisition in one low income neighborhood. This cutting edge approach may actually change the way you market your credit union in the future.

Blog Updates

Follow Mark's blogs for frequent and timely information on topics like marketing, branding, generations, leadership, Think Huge and more. New blog posts are weekly. Here are links and summaries from some recent posts.

[Strategies to Conquer Economic and Marketplace Uncertainty](#)

Credit unions can thrive during difficult economic times, but it requires strategy. Mark recently attended a CUNA Mutual leadership summit and shares the strategies offered by Dave Colby, chief economist for CUNA Mutual. Colby regularly publishes the [Credit Union Trends Report](#).

[How Employees Answer the Phone Can Impact Your Brand](#)

When it comes to customer service, everything matters - including the way your employees answer the phone. It's not just what they say, either. It's how they say it. In this blog post, Mark offers five tips your employees can use to improve their greeting.

[Building a Winning Position Statement](#)

Brands don't just happen. They are built. One of the keys to building a successful brand is building a winning position statement. Mark offers five elements every position statement should have, as well as examples from two very successful brands.

[Wooden Thought Huge](#)

Legendary coach John Wooden passed away recently. Coach Wooden is famous for his numerous NCAA basketball titles, for developing his Pyramid of Success and for his insightful book, *Wooden on Leadership*. One of the most important lessons he teaches in the book is the idea that leaders who are through learning are through, period. Read and watch more of Wooden's leadership secrets in this blog post.

Online Buzz

Comments and Ideas from Mark's Blog Readers

Building a Winning Position Statement

"I'd add that a positioning statement should be (1) differentiated from the competition, (2) relevant to consumers, (3) something the organization can credibly deliver, and (4) something that's hard- if not impossible for the competition to duplicate." - **Jeffry Pilcher**

The Tests, Then the Lessons

"We ABSOLUTELY have a leadership crisis today. I love the "would you follow you?" question. As Seth Godin says in "Tribes", the problem is not the fear of failure, but rather the fear of blame.

We live in a world that has been shaped by blame. Blame is such a waste of time and talent. And in many cases, the only consistent result you get from blame is inertia, which ironically, is an equally damaging stranglehold on an organization and its followers."

- **Shawn Temple**

"When talking about call centers and phone service, a great example to follow is Zappos. They even have boot camps where you can go and hang out with them to learn from the best about how a phone conversation is a brand experience. Even though Zappos has an automated phone system, you should call it as they have made it different and fun. Try it! Call: 800-927-7671. Then press 5 to hear the joke of the day."

- James Robert Lay -

We want to hear from you. If you have used an idea or learned something of value from one of Mark's blog posts, be sure to leave a comment on the blog so others can benefit from your experiences, as well.

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