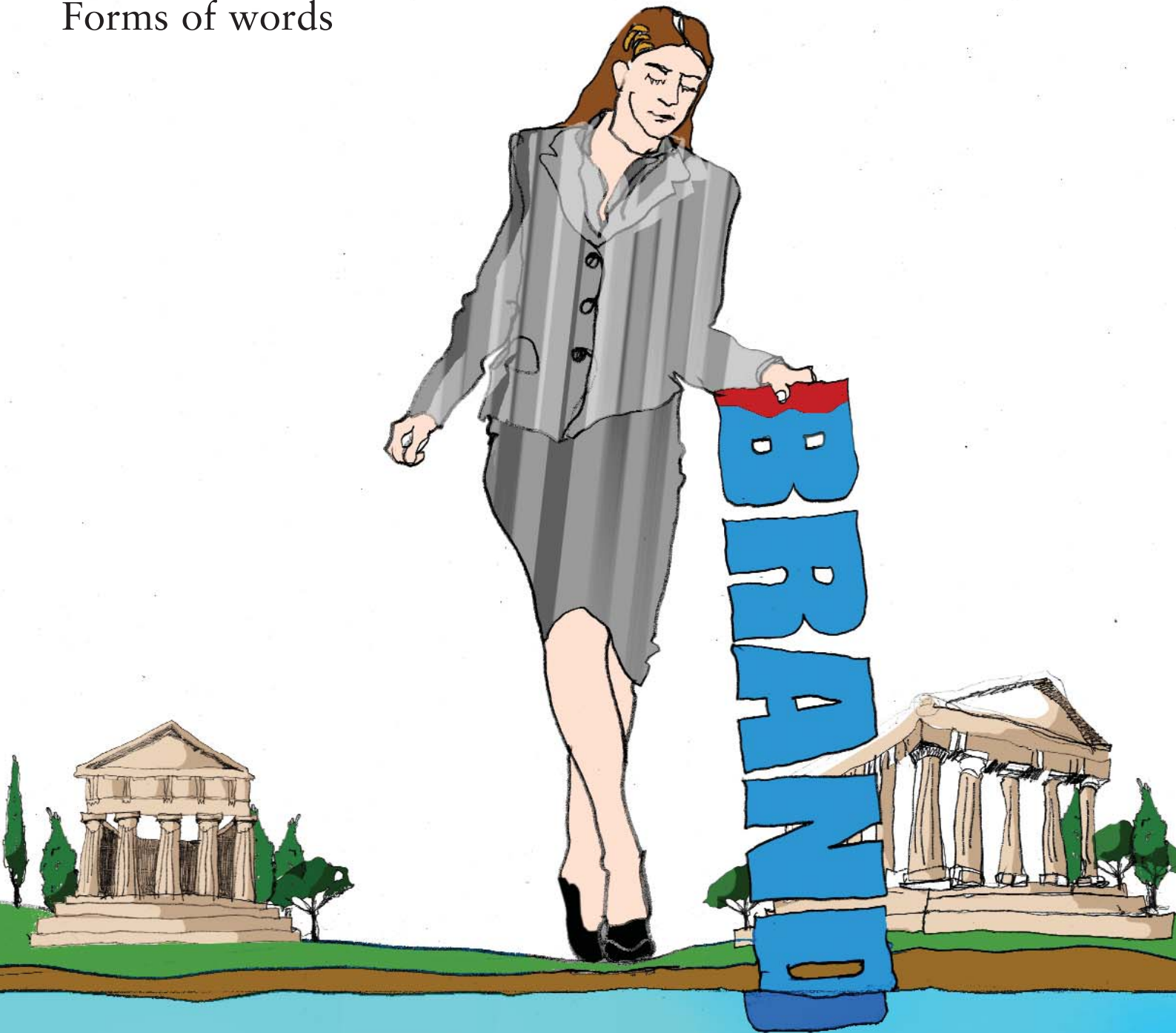


Forms of words



Clear designs on customer loyalty

Good marketing work in winning a customer can be wasted if proper attention is not paid to post-sales operational communications, argues Robert Mighall.

I once heard “brand” defined as what people say about you when your back is turned.¹ The phrase struck a chord, and stuck in my head for a number of reasons. It provided a salutary reminder that the best-laid plans of marketing professionals are only as good as the realities their customers experience, and that an impromptu bad-mouthing can have more lasting impact on your image than all the promises made above, below and through the line. But it also reinforces the fact that it is often the details, the technicalities, the areas that are neglected or assumed to be left to others, that can make or break a brand. Turn your back on these in pursuit of more attention-grabbing concerns, and you might find your brand seriously undermined.

Consider the relative lack of attention given to, for example, forms, bills, customer letters, instructional materials, on-line resources and other such customer-facing materials. Such things are generally considered the domain of an “information designer”, and usually upstaged by their sexier sisters in advertising, direct marketing and corporate identity. Information design tends to be overlooked by marketers; regarded as a rather dry technical necessity and assumed to be entirely the preserve of “operations”. But such thinking and practice can turn post-sales operational communications into a brand’s Achilles heel. Given an ideal customer life-cycle, the efficiencies of retaining rather than winning customers, and the general lack of trust in financial services providers, this is clearly missing a trick – and, potentially, customers too.

Studying the form

Good design makes good business sense. The Design Council recently published the results of a ten-year survey on the impact of design on stock market performance.² This suggested a direct relationship between effective design and financial performance. In the study, sixty-three companies who had been selected for their track record in effective use of design out-performed the FTSE-100 by 200% over the period covered. This doesn’t mean *product* design, which every financial services provider undertakes as a matter of competitive necessity. Nor is it confined to headline-grabbing new logos or makeovers. Effective design means sustaining attentiveness and good intention *beyond* the honeymoon period of wooing and winning customers, exciting and rewarding as that may be. It should include the communications that constitute the everyday experience of a company’s dealings with its customers. Look after these things and customer satisfaction, retention and loyalty are more likely to look after you, and reward the investment of making the sale.

Whilst information design may require significant technical understanding, its principles are just

marketing common sense. It can boil down to applying four essentials: clarity, consistency, personality and empathy.

Whilst **clarity** won’t get customers jumping for joy, it is immediately conspicuous when it is absent. When considered and implemented, it can certainly enhance a brand. This is essential in many areas of financial services, where regular and frequent contact through statements and notifications can have measurable

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brand impact. Incorrect content and unclear presentation frustrates and disengages customers, often increasing customer churn.

Think of statements. Whilst the majority of marketing materials are destined to hit the bin with scarcely a glance, statements are scrutinized, kept and frequently filed carefully. So why make things difficult with non-standard formats and tiny print? Clarity is about usability, about consideration.

Which leads me to **empathy**. Putting yourself in the shoes of customers (the shoes that walk away if neglected) should be fundamental to any credible customer relationship management (CRM) policy. At a very basic level, it is about “relating” more effectively to your customers as users – and often impatient, distracted, mistrustful users at that.

Many organizations exacerbate the bureaucratic nature of the information-gathering process by issuing forms that appear to be designed *by robots for robots*. We find unfriendly and unsympathetic language, and demands for information without explanations of its relevance (whilst this information is very often already available in a database or CRM system). This is to say nothing of the answer spaces that are too small for purpose, terms and conditions in tiny

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jargon-clogged type, text set in inappropriate fonts, and on-line forms that scroll down forever instead of being broken into manageable chunks. We’ve all been there ourselves. And surely such experience should be the point of departure when designing forms.

Such a perspective might involve using *audience* segmentation to provide communications specifically tailored to customer type or informed by their location or their stage in the relationship. It might mean forms

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that are pre-populated with existing data, routing the customer around unnecessary sections, and providing background information on where to locate associated information and why it is required.

Related to empathy is **personality**, a term not usually associated with the likes of forms, statements and product descriptions, but readily acknowledged as a core component of branding. But if a brand can have a personality, and if this ideally connects with the self-image or aspirations of its core audience, then

emphasis on applying “the human touch” were important values that NS&I was determined to see reflected in all its communications.

The human touch (putting empathy to work) was about being “everyday familiar”, a trusted approachable friend, honest and straightforward. Demonstrating the human touch, which is one of NS&I’s expressed values, was therefore seen as essential. This meant rewording and redesigning application forms to provide as much helpful information as possible whilst still keeping the forms straightforward and easy to understand.

Rather than just telling a customer to write in black capital letters, we explained that “this helps us to process your form faster”. And when asking customers to fill in how much money they wanted to invest, we reminded them of the minimum and maximum investment limits. An application checklist and “what to do next” section were also added to make the process as easy as possible. This application of the “human touch” meant that the brand was established whilst also minimizing rejection rates when it came to processing the forms.

Brands often suffer from a degree of fragmentation that, if found in a human being, would border on the schizophrenic.

surely this should be manifest at each and every touchpoint. *Especially* those that constitute the day-to-day lived reality of brand engagement.

That personality needn’t be seen as an optional add-on in this respect is demonstrated by the story of our work with National Savings when it rebranded to National Savings and Investments (NS&I) in 2002. This involved a comprehensive review to see how the traditional values of the 150-year-old organization needed to be brought up-to-date and made relevant to today’s customer. Attitudes to saving and investing have changed radically over the period, and NS&I wanted to express a personality that resonated with modern investors but stood out clearly amongst other financial services providers whose personalities were far from trusted.³

Research showed that NS&I inspired trust, but was perceived as somewhat old-fashioned, and a bit dull and boring. To underpin the new positioning, a set of values and personality traits were identified. As well as security and integrity, straightforwardness and an

Information design can also assist **consistency** of brand and experience. Brands should never speak with forked tongue. But so many do; often suffering from a degree of fragmentation that, if found in a human being, would border on the schizophrenic. Brands, especially service brands, are only as good as their worst employee. As it was put by Susan Hetrick and Graeme Martin in the last edition of *Argent*:⁴

To create strong corporate brands, companies and their HR teams need to ... [acknowledge] that every employee is an “ambassador” of the company and can influence a company’s reputation.

Who hasn’t formed a near-indelible impression of a brand based upon the good (or, more usually, poor) service or attitude of a single employee? But whilst people are notoriously difficult to brand, those other ambassadors of customer interaction – forms, letters and bills – are entirely within a company’s control.

There are the obvious things, like consistent look and feel, that should allow customers to know at a

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glance who they're dealing with. But, as not every channel lends itself to effective graphic consistency (and every digital innovation brings fresh challenges to a brand's integrity in this respect), a brand's verbal thumbprint can and should allow for coherence wherever it is expressed. Appropriate language can fulfil so many of the essential criteria as defined: clear, rather than jargonistic or unnecessarily technical; expressive of your personality and in line with your values; communicating by and to human beings; and, if considered carefully, providing a joined-up, coherent brand experience that doesn't switch to bad (or simply dull) cop once the sale is made. How many words emanate or escape from an organization every day in forms, letters, statements, e-mails, phone calls or over-the-counter interactions? And how many companies pay even a fraction of the attention to such matters as they do to their visual identity?

Why bother?

The best thing about considering information design as part of brand is that, unlike so many activities conducted in the name of marketing, it carries with it a range of key performance indicators (KPIs), and even demonstrable return on investment.

I asked Andrew Boag, from information design specialist Boag Associates, with whom we sometimes partner, to spell some of these out:

The cost of helpline calls is a major measurable: clear information in all kinds of customer communications reduces unnecessary helpline calls, and is a frequent starting point when discussing suitable KPIs. Information design can help speed up the completion of forms, making transactions faster, and payment faster. It can bring improvements in customer satisfaction – as indicated by surveys – or the take-up of services and products. A clear rational documents policy can also bring real savings in production costs.

Boag's work for Royal Mail clearly illustrates some of these. This involved designing a reference book for counter staff, and produced a much easier-to-use single volume book to replace the two-volume one. This alone brought design and production cost

reductions of £169,000. It reduced look-up time and therefore improved footfall: counter staff now make a maximum of three look-ups in one volume in order to complete the transaction – where previously they had to make four, in two separate volumes. And the improved layout meant that there was no increase in

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calls to the helpline, even though the new guide coincided with new services and tariffs. In total there were only eight helpline calls relating to this new book, from 14,000 post offices.

Brand has become essential to so many areas of business practice, no longer the sole preserve of design or marketing, but providing a unifying principle and common language for a myriad of corporate and consumer functions. Perhaps operational communications, the day-to-day points of customer and stakeholder contact, will prove to be brand's final frontier. □

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¹ The phrase arose out of a discussion at *Brand Gap*, a forum held at the Design Council in 2002, which explored research findings on the various gaps existing between what brands promise and what they deliver. For a transcript of the event, jointly run by Lloyd Northover, the Design Council and Citigate DVL Smith, please email robert.mighall@lloydnorthover.com.

² Design Council, *The impact of design on stock market performance*, February 2004 – see designcouncil.org.uk.

³ See also the interview with Alan Cook, Chief Executive of NS&I, in *Argent 2.5*, September 2003, in which he discussed some of these issues with Anthony Thomson. Ed

⁴ See *Living the Brand* in *Argent 4.2*, March 2005, pp18–20.