

The Financial Services Forum Workshop

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Don't use that tone of voice with me

When asked for a favourite tone of voice for a brand many of us in marketing quote Innocent drinks. Personally, when I'm looking for a brand with a fun tone of voice, I enjoy this coffee chain – *Puccino.

If you can't read the cup it says *"Correcting customers when they order an "expresso" since 1993."* Seemed appropriate as we're talking about words.

Like Innocent, it's quirky, funny, irreverent. Both brands follow the trend of "wackaging". That's wacky packaging that aims to build a personality and have a chat with a customer.

***Innocent's Brand Head, Dan Germain says: "Ultimately, it is about talking to people. The worst thing for Innocent would be to get too grown-up and stop chatting with the people who buy drinks. It would be disastrous if Innocent thought that it was so big it knew it all and could move to getting feedback to one single focus group sitting behind a mirror, instead of going with intuition and what people say."*

Maybe we choose these quirky brands because it's the only example of a distinct tone of voice we can think of. Well for something as benign as smoothies and coffees it's fine.

But how does it fit with the more serious and grown-up business of financial services? Do our customers really want to be spoken to in such a light hearted tone when they are investing their life savings, insuring their home or asking for an increased credit limit? Probably not.

So what tone of voice should we use and why? What do we mean by the phrase and why do we think it matters?

I'm currently working on a project to review how we at NS&I use transactional communications. Yes all that boring stuff like statements, terms and conditions and forms. It's a far cry from when I worked on the rebrand of National Savings - moving us away from being seen as a remnant of the post office to a fresh colourful online Brand.

But that's really my point. Fun for me but maybe this tone can be seen as making fun of the customer? Whose brand is it anyway?

When we're writing ads or designing websites it's easy to focus more on the messages we're sending out rather than how they're received. And yet with financial services, how our customers react to what we say to them really matters. With FMCG products, the customer is often judging the product on its physical performance or design. We're more concerned about how a BMW drives or the shape and taste of a Toblerone than what the sales brochure or food label says.

The challenge with financial services is that it has no physicality; so it's hard work to build and differentiate a brand. We're dealing with abstract numbers and using words to describe and interpret them to customers at key life stages. And just to make it that bit tougher for ourselves we're moving away from face to face communications to an increasingly digital experience. No wonder customers feel anxious. At NS&I we have a brand value of delivering our services "with a human touch". A challenge when we never meet our customers except through print or online.

Here's what one customer told us when we got it wrong with Premium Bonds.

"While the mobile prize checking app is very handy, I am becoming increasingly angry at the condescending nature of the ""witty"" comments when I have not won. For example "winning isn't everything". Obviously I choose to invest with you because I like the pretty colour of your mobile app? Winning is the whole point of premium bonds - otherwise I might as well invest my money in a bank account where at least I'll get a small amount of interest. I accept that the odds of winning anything are currently quite low but please do not use such patronising language to tell us we haven't been lucky this month. A simple "Sorry you haven't won this month, good luck for next month"" would be much more effective."

Ouch!

And that's where good writing can make all the difference. Tone of voice can polarise between jolly marketing messages and process driven jargon. And it doesn't go unnoticed with what we like to call our "high net worth" customers.

Here's a couple of examples from two highly articulate and probably affluent men you may have heard of.

***First playwright Alan Bennet in his diary of 29 May 2015 takes umbrage at a misplaced marketing message.

"Shortly after the East Coast franchise has been sold off to a tie up between Virgin and Stagecoach, I'm sitting on Leeds station waiting for Rupert when a sign is shown up on the Sky screen.

'Hello Leeds. Meet Virgin trains. We've just arrived and we can't wait to get to know you'

And take you for every penny we can. The last sentence mine."

Not a financial service brand perhaps, though it has a sister one.

And next, here's some wording which is clearly driven by business processes with no thought for the customer. This time it's from the broadcaster, John Humphrys writing in Waitrose newsletter last month (how's that for a high net worth audience?)

**** *"One of my many failures over the years has been my attempt to stem the flood of pretentious tosh that's been polluting our language for so long. I've been sent a letter by my bank asking me to "populate" the boxes highlighted on a form. What? I phoned the MD who'd signed the letter and asked him where this preposterous language came from. He was suitably embarrassed and admitted he had no idea."*

Of course the answer to that question is it's us, in this Forum. We do talk like that inside our businesses, but it shouldn't be what we say to customers. So what can we do to avoid these reactions to our tone of voice?

I believe it needs a shift in our understanding of how customer-focused we really are.

It's particularly challenging when we're dealing with a brand like NS&I with 25 million customers that's been around since 1861 and when our product range means we don't communicate with our customers on a daily basis. But then how much more important that when we do, we are seen as trustworthy, reliable and talking in a way that helps you make the right choice for your savings.

Our most valuable and longstanding customers are not likely to spend much time looking at our advertising or the marketing pages of our website. They judge us by the letters we send, and the reinvestment processes we offer; how easy it is to find what they need online; how knowledgeable our call centres are.

So I'd say these are points it's worth considering:

Don't let your marketing agency make promises you can't deliver. If you say it's simple to buy online, make sure you know it is. If it isn't, then lobby to change it.

Don't let a process which suits the business operations give you a poor customer experience.

Anticipate what a customer needs to know and what to do when buying online.

Recognise your customer, not just by name but by their purchase history. One of my tests for customer centric business design is the inclusion of the word “if” when used in transactional communications. It’s often used to avoid the fact that our operational processes don’t recognise you. So we put the onus back on to the customer. As in “if you have a 3-year bond maturing you can’t renew it by phone” or “if you’ve already given us your instructions”. It suggests we don’t know. It sows doubt in the customer’s mind, and that’s never a good experience.

So, talk to your operational colleagues to make sure what is going out in your name. That’s the reality of your tone of voice.

We can reassure our customers that they have chosen the right brand when we:

Clarify customer choices.

Explain our offers.

Give consequences of action and non-actions.

Give time lines. Don’t say “shortly”. Especially online when that’s understood as meaning immediately.

Confirm actions and what happens next and who has to act – you or the customer.

When things do go wrong, admit it with good grace and apologise. And change the process so it doesn’t happen again.

I’ve concentrated on talking to customers directly though we also deal with Financial Advisers at NS&I. They are very supportive of NS&I’s brand and products but it’s a business to business relationship which means a slightly different approach. The tone and language is confident and professional but still with a human touch.

We are aware that an Advisers’ time is money especially now that most are charging clients for their time. And their clients are more likely to be our high value customers who frequently have more complex investments such as Trusts in Savings Certificates.

We know that the service we currently offer Advisers doesn’t meet their expectations. And it’s not what they’re used to receiving from other product providers.

So we need to show empathy for their frustration, and explain that improvements are on their way and when they’re likely to arrive.

And finally. Context is all. While I had a good laugh when looking at this coffee shop is closed sign on Flickr, I doubt I would have found it as funny if I had seen it at Crewe station on a wet winter’s night when my train had just been cancelled and I’d been looking forward to my latte.

And don’t forget to say thank you. After all it’s their money; their brand.

Remember back office is real life, - advertising isn’t.

What tone of voice do you use with your brand? You can continue the discussion online via:

https://www.theforum.co.uk/?post_type=resources&p=10809&preview=true

Sources

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