

The ^{Not So} Secret Ingredient for Marketing Success

A cartoon illustration of a female chef with blonde hair, wearing a white chef's hat and a white double-breasted chef's jacket. She is smiling and holding a white spatula in her right hand and a frying pan with a laptop screen inside it in her left hand. The background is a dark blue gradient. Above the chef, there is a circular arrangement of ten dark blue circles, each containing a white icon representing a different marketing or business concept: a musical note, a RSS feed, a speech bubble, a presentation screen, a play button, a thumbs up, a laptop, a bar chart, a bookshelf, and a megaphone. Dotted lines connect these circles in a circular path. There are also faint, larger icons in the background, including a wrench and a speech bubble.

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Introduction/Statement of Issue

Stop and think about the last time you looked through your mail. How much of it found its way to the trashcan? We affectionately call the trashcan mail, “junk-mail” right? And for good reason. Quite frankly, it’s just that; junk. Junk we don’t want, and junk we don’t need at that point in time. According to 41pounds.org, an organization formed to reduce junk mail waste, the average adult receives 41 pounds of junk mail every year! And most of the print junk mail we receive, ends up in the trashcan. Electronic junk mail, or spam, eventually finds its way to the trashcan too, that is, if it doesn’t get filtered first. The fact is, we tune out the mass volume of ads we receive that we deem aren’t relevant to us. We control the content we consume and when we consume it. Content, it’s kind of a big deal.

Credit unions, like any other business, have products to sell and audiences to reach. But how to reach and engage consumers in a world where they’re inundated with information; how do we avoid being just another piece of junk mail? That’s the first step in making a connection. The next step is to sustain that connection throughout the many stages of a consumer’s life. Businesses that have mastered both the consumer connection and sustaining that connection stand a much better chance of surviving than those that don’t. Every business needs consumers. Every business needs exposure. If no one knows who you are, no one will buy your product. You have to be able to tell the consumer about your great products. In other words, you have to create content that “hooks” the consumer and doesn’t end up in the trash.

Credit unions are particularly challenged when it comes to sustaining that relationship. Why? Because, as an industry, credit union members are aging. An aging population in and of itself isn’t the problem though. The problem is aging members generally don’t borrow money. And, credit unions can’t survive without lending money. According to NCUA, the average age of a credit union member is 47. The peak lending years for the average consumer is between 25 and 44. That means, the average credit union member is already past the peak lending years.

To complicate matters even more, advertising is a primary challenge for most credit unions. According to Cues.org, insufficient budgets and/or manpower top the list of concerns for most credit union marketers. Limited budgets mean utilizing existing resources to develop a cost effective strategy to sustain a strong return on investment (ROI). Yet another challenge is the changing behavior of consumers. Today’s consumer is more likely to research what you offer via the internet as opposed to an interaction with staff at a branch. According to Google’s “Zero Moment of Truth” consumers take, on average, 30-45 seconds to make a purchase decision for an account or loan product. That includes the time they took to research an average of eleven online resources. All the more reason why all credit unions need to have a solid online presence. Marketing strategies vary by business but, the best way to ensure your credit union is constantly positioned in front of consumers is to provide online content that is accessible around the clock.

Businesses have been employing standard methods of marketing for...well, forever. Chances are, your credit union is too. Standard or traditional methods of advertising include; post cards, door hangers, flyers, statement inserts, billboards, television commercials and radio ads, just to name

a few. In addition, since the dawn of social media, Facebook, Twitter and Instagram have also joined the ranks of standard marketing methods. As a consumer, you've probably been the recipient of at least one of these standard methods of marketing at some time or another. And, within a few seconds, you make a conscious choice to either pay attention to the ad, fast forward through it, or toss it in the trashcan. As a consumer, what makes us want to pay attention to an ad? And as a business, what sort of ad makes consumers pay attention? Marketing your credit union's message is a powerful way to provide your members and potential members with more knowledge of your products, insight into additional services, and validate why your credit union is the best choice. However, if your ad ends up in the trashcan, you just wasted time and money.

So, the question becomes; how does a credit union position itself in front of consumers so as to engage an audience, especially a younger demographic, in an economical way that keeps them from shopping anywhere else? Does a credit union have to yell louder than its competition? Produce more ads than its competition? Place ads in more places than its competition? What's the "special sauce" in advertising that will attract and keep consumers engaged?

What really decides consumers to buy or not to buy is the content of your advertising, not its form - David Ogilvy

To understand the relationship between the consumer and a business, let's first examine the topic of "consumerism". Consumerism has several definitions as defined through different lenses. According to Wikipedia consumerism as a social and economic order encourages the acquisition of goods and services in ever increasing amounts. An example of this might be women and their love of shoe shopping. How many times have I told my husband, "I can't have enough shoes!" I'm a sucker for a slick, attractive shoe ad. The ad encourages me to acquire shoes in ever increasing amounts because I think I need them. But, let's face it, just because we see a slick ad doesn't mean we're going to run out and buy the product. Other factors come into play. Personal preferences, budgets, and timing all play a role in a consumer's decision to make a purchase. For some consumers, the act of buying is an emotional decision, for others it's based on instinct and experience. Research shows different demographic sectors make different consumer based choices. Where financial products are concerned, millennials for example, tend to make consumer choices that are based more heavily on multiple options, customization, and immediate service. Whereas an older demographic tends to value the personal touch, stability, and loyalty in financial products. And, consumer preferences change over the lifetime of the consumer. Technological advances over the past several years have given the consumer the ability to control the content they choose to consume. Yet marketing efforts remain relatively the same.

Let's circle back around to the question posed at the beginning of this paper. How much of the marketing material you receive ends up in the trash? And what about television or radio commercials? Do you speed through commercials or use the commercial break to have a conversation, send a text, check social media accounts or email, or put the dishes in the dishwasher? We have become accustomed to controlling the content we consume. We don't want to be inundated with content that has no meaning for us at this moment in time. Millennials

consume information differently than other generations have. They don't watch television news or read newspapers in the same numbers as previous generations, because most of the content they consume is digital. Millennials also encounter much of their digital content because friends have shared it or recommended it. But the term "digital content" doesn't just mean Facebook. YouTube, Instagram, and Reddit are also popular sources of digital content. And although social media plays a big role in content consumption for millennials, their navigation through these sources isn't by accident. They actively choose the sources they consider to be credible and they take an active part in commenting, liking or sharing good content with their friends. This is important information to keep in mind when marketing to the millennial generation because their buying power is, and will continue to drive the market for the next several years. So, when we talk about marketing strategies or marketing plans, they must include the millennial generation.

According to Lucas Miller, founder of Echelon PR, there are three hard specifics about marketing success. First, interruption has been replaced with listening. When was the last time, other than the Super Bowl, you didn't fast forward through a commercial? Second, distracted minds find comfort in visual media. In just over a decade, the average human attention span has plummeted from twelve to eight seconds. Have you ever used YouTube to figure out how to do something? It's the easiest way to learn. Why? Because it's visual, and it's quick. Even the new electronic billboards flash new ads every eight seconds. And third, customization is key. Millennials actively choose the content they want to consume and they make conscious choices about what items they want to comment on or share. In doing so, they customize content for their individual purpose.

This white paper will discuss several different methods of marketing and examine the all-important link between consumer connection, and business success. There are, of course, a myriad of business philosophies to attract and retain consumers. However, this paper will focus on the importance of a successful marketing strategy that attracts and retains consumers over a period of time in a way that results in success. We will explore a method of marketing that creates and distributes valuable, relevant, and consistent content to ultimately drive profitable consumer action. This marketing method is called content marketing. Its purpose is to attract and retain consumers through the consistent creation and curation of valuable content with the intention of changing or enhancing consumer behavior. Thought leaders and marketing experts including the likes of Seth Godin, and hundreds of leading thinkers in marketing have concluded that content marketing isn't just the future, it's the present. Just google "content marketing agencies" and you will find a list of hundreds (maybe thousands) of companies that have created an entire industry devoted to helping their clients manage a content marketing strategy. Why? Because in many cases, traditional marketing doesn't work anymore. The power of content marketing is real and it's growing every day. In this paper we will attempt to shift your thinking of marketing to a world where marketing to a consumer isn't just telling them something for the sake of a sale or promotion, it's strategically providing relevant content that consumers are already seeking. We stop selling and become experts in our own field. If you think about it,

content marketing is kind of like a recipe. It gives something to the consumer. It requires the right ingredients, measured to the right amount, and cooked at just the right temperature to make something really special. In short, this IS the special sauce!

Research

Businesses send consumers thousands of pieces of marketing every day, it's just that most of it isn't relevant or valuable to the consumer at that point in time. That's what makes content marketing so intriguing in today's environment of thousands of messages per person per day. Content marketing allows your audience to control what type of content they consume and when, which drives customer/member interaction. And, interaction is the first step in the sales process. Good content marketing makes a consumer stop, read, think and then behave differently. The key to creating that initial interaction is the offering of relevant and valuable content with the intention of changing or enhancing consumer behavior. Basically, it's the art of communicating with the consumer *without* selling. It's non interruption marketing. Instead of pitching your products or services, it's delivering information that makes the buyer more intelligent.



So, if content marketing is such a big deal, why haven't you heard of it? It's likely you've experienced it, you just didn't realize it. According to ecliner.com, a social media outlet and management company, there's been a major shift in consumer behavior in the last ten years. Why? Because consumers have the ability to choose the content they consume. In response to this trend, smart marketers are shifting to non-traditional types of marketing. Content marketing gives businesses the ability to display their expertise; their products and services, without bombarding the consumer with an overtly promotional ad. Content marketing allows the consumer to customize the

content they consume. And customization is king when it comes to consumer appeal. By creating content about topics that interest their target audience, businesses can attract new leads and capture consumer attention. Once these leads engage with their content, the business has a much better opportunity to engage the consumer and capture their business. Simply put; pushing promotional content is no longer an effective strategy. Instead, businesses can churn out their own media, creating original content to answer their audience's specific questions, offer solutions for their problems, address their fears, share their values, which in turn, increases website traffic and ultimately gains more business.

What is content marketing?

So, what exactly IS content marketing? Let's start by defining what it isn't. Content marketing isn't traditional marketing. As mentioned earlier, traditional marketing uses traditional methods to deliver information such as; television and radio, newspaper and magazine ads, web banner

ads, direct mail, brochures, fliers, billboards and signs. Content marketing, on the other hand, uses entirely different distribution channels. According to the Content Marketing Institute, social media is the most popular way to publish content, with 91% of marketers using this method. Other content marketing distribution channels are; email newsletters, web articles, blog posts, infographics, podcasts, and whitepapers to name a few.

It's 'the give' versus 'the tell'. Traditional marketing focuses on telling the audience about a product or service. Often times, businesses that use this method seek a target audience and attempt to persuade them to make a purchase and provide little or no value in return. Content marketing takes a completely different approach. Rather than placing a product/service before the consumer, it's publishing material that's relevant, useful or interesting to the target audience. It's creating a situation where you're giving the audience something of value. And, if you've done your job well, they'll come back to you when they need your product/service.

It's dialogue versus monologue. Traditional marketing tends to be one sided. An ad is run, people see it, but there is no consumer interaction. No venue for the consumer to ask questions or give comments. Content marketing is interactive. Thanks to the nature of the internet, content marketing is a strategy that provides an opportunity to have a dialogue with the consumer (or potential consumer), rather than forcing them to listen to, or look at your monologue. This type of forum allows the audience to research brands and products before making a decision.

It's generalized versus personalized. Traditional ads are meant to be viewed by vast audiences. Think about super bowl ads, the most watched television event in history was the 2015 Super bowl. It drew in an audience of 114.5 million viewers. So, these ads had to appeal to a mass audience. On the other hand, because content marketing is about earning the reader's trust, it speaks to them directly. Therefore, creating a more personal, less general, type of advertisement.

Let's compare a content marketing strategy to a traditional advertisement for a flower shop. A traditional ad for a flower shop might be a flyer featuring photos of a large selection of flowers for various occasions, vases, balloons, perhaps a delivery van, and maybe a few gift ideas like teddy bears or chocolates to add to a special occasion bouquet. A traditional ad casts a wide net to appeal to everyone and tells the consumer what it has. A content marketing strategy for the same flower shop would look quite different. There may be a series of blog posts on choosing the right flowers for the right occasion. For the "do-it-yourselfer", articles could be published on how to design and create your own unique arrangement for any occasion, or latest trends and tips for keeping flowers fresher longer. Or, there may be YouTube videos showing how to repurpose containers with seasonal plants or flowers, for the holiday of the season. Sound crazy? It's already happening. Take a look at the blog for 1-800-flowers.com, it's called "Petal Talk". They reach an estimated six million readers! Think a flyer could engage six million? Even though custom content is about providing something of value to smaller audiences as opposed to appealing to a broad group, it's easy to see, providing good content certainly doesn't mean your audience will be small.

And, best of all, content marketing is shareable, as opposed to traditional marketing material which is stationary. You may mention to a friend a funny television commercial, but you can't share it. Let's be honest here, we share what makes us look good. So, the better the content, the more exposure it will get. And when we share good content that others then share, we feel good, because we look good!

Mint.com, a digital personal finance service founded in 2006, was one of the first and most successful at turning content marketing into big business. The founders decided early on, even before Mint.com was launched, to invest heavily in building MintLife, a personal finance blog containing a wealth of significant money management resources for young consumers. MintLife created a welcome audience for their product, Mint.com. When Mint.com was eventually launched, demand was so great, due to its prior content marketing campaign that, according to Bloomberg, they were adding ten thousand new users each week. Mint eventually sold after just three years in business for \$170 million. Not your run of the mill statistic nor your run of the mill advertising campaign.

Okay, but you're probably thinking, what about marketing in the financial services sector? It's not quite as appealing as selling flowers or even wealth management resources. Let's look at Fifth Third Bank. They translated a jaw-dropping statistic into an entire platform of content. Fifth Third Bank targeted recent college graduates who didn't have full time jobs, and posed a question to them: What can Fifth Third do to help this next generation? They formed a marketing strategy that included \$1 million in free job coaching services and asked job seekers to post on Twitter an explanation of why they deserved the money to pay off their student debt. They selected eighty winners a day. Participants could post one entry tweet per day. Using the hashtags #BrandofYou and #53Enter, entrants created a conversation originating on Twitter that gave the bank an interesting insight into the minds of the coveted millennial audience. And, better yet, they engaged thousands of possible future customers.

What we can learn from Mint.com and Fifth Third Bank as well as others who have created successful content marketing campaigns, is that the essence of this type of marketing strategy is the belief that consumers/members will reward us with their business and loyalty if we deliver consistent ongoing valuable information. Instead of pitching products and services, it's delivering information that makes the buyer more intelligent. It's the act of communicating without selling, the "give" versus the "tell".

The ultimate goal of content marketing

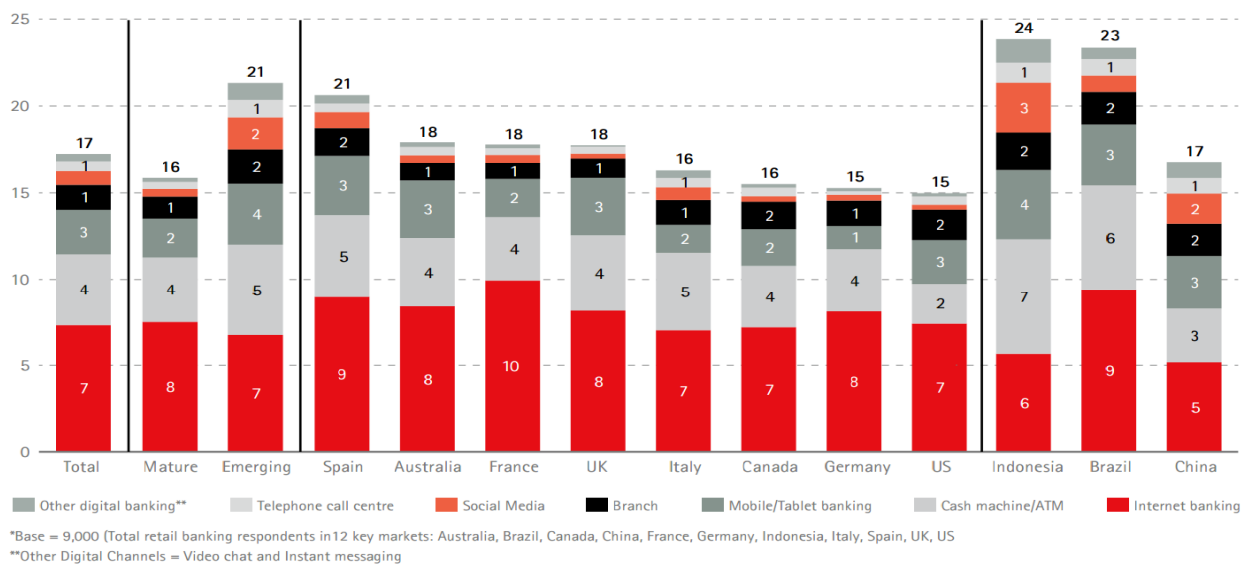
The ultimate goal or purpose of content marketing is to build customer engagement and brand awareness. The best marketers know that most basic human decisions and behaviors are driven by instinct and emotion. Businesses that create a human-centered approach to content marketing can create an emotional connection that will ultimately drive consumer action. According to marketingpros.com, 82% of consumers felt more positive about a business after reading custom content, and 70% reported feeling closer to the business. Simply put, custom content engages readers, it keeps their attention, and it builds brand loyalty.

Creating marketing opportunities

Let's look at one of the credit union industry's biggest challenges; the aging member problem. According to the Filene Institute, the average age of a credit union borrower is 50, the average age of a credit union member, 47. Serving an aging population isn't a bad thing, it's the aging of the credit union member being faster than the general population that's the problem. That coupled with the fact the peak lending years for the average consumer is between 25 and 44. Without the influx of young adults, there is a natural finite lifecycle for a credit union. Creating a content marketing strategy can help tackle this issue.

Millennials are only an estimated five years away from making up over fifty percent of America's workforce, so it's a good idea to spend some time considering how to reach them. Millennials value technology, multi-tasking, diversity, civic orientation, progressivism, and compassion, to name few. To be successful and attract a younger demographic, credit unions must have a social media strategy that goes deeper than just hosting a Facebook page or Twitter account. Consumers crave immediacy, transparency and control. Credit unions that want to grow loans and assets must appeal to consumer needs for convenient access to two-way communication, information, and products and services. Two way communication that offers immediate response and transparency of information. Content marketing is the perfect vehicle for that type of communication.

In a recent study by Accenture Strategy of the banking behaviors of over 16,000 consumers worldwide, we can easily see that consumers prefer internet banking over everything else in terms of interaction with their financial institution, they want quick and fast service and information at their fingertips.



(Accenture Strategy, Banking Customer 2020) Figure 4

The study also found that roughly 20% of banking consumers are completely digital, choosing to shop and purchase online. Even consumers in the 55+ age range will experiment with digital services as they become more tech savvy. Social media provides probably one of the greatest opportunities for target and content marketing available in the marketplace.

***“Ignoring content marketing is like driving at night without headlights.
You might still get to your destination, but it will be harder and will take much longer.”
Neil Patel, Co-founder at Crazy Egg & KISSmetrics.***

Earlier in this white paper, we defined traditional marketing and content marketing. Remember, traditional marketing consists of things like radio, television, and print ads. While content marketing comprises blog articles, ebooks, and other web content that supports your organization. However, custom web content isn't just putting up content on a web page or utilizing email newsletters. Content marketing provides solid reasons for the consumer to communicate with your organization via the outlet of their choice. Most financial institution's social media sites are utilized to give product or service announcements. A proactive content marketing strategy can provide more communication options and content that engages consumers. It's most effective when utilized as a teaser, leading users to a web page or some other additional source for more information. Content marketing is the perfect synergistic strategy to help social media have more depth and richness in building consumer relationships. Strong content marketing supports search engine optimization and creates engagement to initiate dialog with your members and prospective members. So, how can that be applied to a financial institution in a content marketing plan? To answer that question, we have to start at the beginning by deciding what we want to sell and to whom do we want to sell it. That's easy right? We all sell financial services to our membership. Let's take a deeper dive into the "what we sell" part first. We really sell choices. Choices on how to spend and save money. Choices consumers make regarding money are among the most critical. And, financial institutions are, many times, at the center of that decision. That's a fabulous place to be. Think about it, when was the last time you made a big financial decision without doing any homework? Never, right? And, what did your "homework" consist of? Taking to family? Reading reviews? Searching on-line articles? Being at the right place, at the right time is the foundation of a content marketing program. If a baby boomer is looking to invest an inheritance, and you're sending them flyers about car loans, do you think they'll invest with you? If a millennial is looking to establish credit for the first time but all they've seen from your credit union in the past few months is emails and billboards about mortgages, what are the chances they'll think of your credit union first? So, before beginning a content marketing strategy, you have to take some time to decide what products/services you're going to target to what audience. Remember, it's not about casting a wide net. It's about offering the right information to the right audience and meeting them where they are.

How to use custom content

There are as many types of content marketing strategies as there are types of content. The idea here is to introduce the concept and get you thinking about how content marketing strategies

can help solve some of the issues at your credit union. Content marketing is all about being at the right place, at the right time. It allows financial institutions to be where the consumers are, providing the answers to their questions and distributing valuable and relevant content for a myriad of products. Content marketing can be utilized as an entry point and lead generator through multiple outlets. The key words here are “value” and “outlets”. Value is what sets this type of marketing apart from almost any other form of advertising. But, the first step is reaching your audience, the outlets. You have to meet them where they live.

Let’s take a look at a few examples:

Webpages. What’s the difference between a normal webpage and a webpage that contains content marketing? Consider, “The Beginner’s Guide to SEO” from Moz, a provider of SEO search engine optimization related tools and resources. This resource, offered for free, has been viewed millions of times, bringing in countless consumers who otherwise might never have stumbled across Moz and the services they offer. Moz teaches the reader, at no cost, how to improve visibility and increase web traffic. Or, as mentioned previously, take a look at Mint.com. Mint’s webpage offers cool pictures, budgeting tools, helpful blog articles covering a multitude of financial related questions, and budgeting support tools. Content is laid out in a simple easy to use format, and content placed on the webpage is relevant and interesting. The difference between simply putting content on a webpage and content marketing is in the value of the content to the reader.

Podcasts. A podcast gives visibility in a completely different way. It’s a digital audio file that is most often delivered through iTunes. It’s free (for now) and you don’t have to buy a license to have a podcast. It allows you to record custom content and publish it, for free. So, consumers searching for answers on home buying, or car buying, or how to save for college, can get custom content FROM YOU and begin forming a relationship with YOU!

Videos. Combining podcasts with video, or utilizing a YouTube channel, or even just placing a video on an existing business website has been used for everything from how to sell blenders to starting a new business. Videos and podcasts are a largely untapped form of content marketing because people think it’s expensive and difficult to do. However, the technological advances of audio visual equipment have caused prices to fall, so it may be less expensive and maybe even easier than you think. Take for example, Gary Vaynerchuk. He started out creating videos to promote his family’s wine store, and through those videos, and other online marketing techniques, he grew into a multi-million dollar empire. Just google Gary Vaynerchuk. You’ll never forget him.

Blogs. The word blog is a fusion of the words, “web” and “log”. Blogs began as online diaries with entries listed in reverse chronological order. As blogging grew in popularity, individuals, groups and businesses filled the blogosphere. Blogs are unique in that they provide a two-way conversation between the author and the visitor through the comment feature. Blogs are considered one of the first methods of bringing user-generated content to the mainstream.

Know your audience

Now that we have reviewed some of the ways you can use content marketing, the next step is knowing who you want to reach with it. Effective content marketing knows its audience. Finding your best audience is a fundamental step in building a relationship which in turn builds loyalty, brand awareness, and business. Most of us are accustomed to gathering target market information about our members solely by having conversations with them on the front line; tellers, loan officers, and business development. However, this approach leaves out the important elements needed to define the consumer personas needed to market effectively. Key consumer personas represent market segments that can be aligned with an organizations goals for growth. Personas that drive behavior can be created by consolidating consumer concerns, hopes and dreams, values and lifestyle behaviors. One way to do this might be to have conversations with consumers; both those that chose your financial institution and those that didn't. Another method to collect consumer behavior information might be through a survey on your website, social media site or blog. There are many on-line survey services available for use such as SurveyMonkey or Polldaddy. Or, you could also utilize an old fashioned outbound calling campaign.

Begin with demographic data, but don't let that be the extent of it. Data such as age, gender, occupation and income level as well as other information is already stored in most core processing systems. However, only taking demographic data into consideration in an attempt to reach and connect with your audience may not give a clear picture of the consumer's behaviors. It's true that you need to know the primary demographic profile of your audience and whether those profiles match sites where your audience spends time; however, those factors aren't the only ones that matter. The social web can be analyzed using behaviors in addition to demographic data. In fact, behavioral targeting is often more powerful than demographic targeting because, while using the internet for research, communication, shopping, and more, consumers don't necessarily reveal personal demographic information. Instead, target custom content to consumer personas. Consumer's dreams, concerns, behaviors and values can be consolidated into basic personas. For example, a millennial age member who is concerned about the environment, dreams of owning their own business, values a good education and upward mobility should be targeted differently than a member in the baby boomer age range, who is concerned about the fate of the economy, dreams of a secure retirement, and values hard work and dedication.

The best content marketing strategy is to find your audience and publish the right kind of content to interest the consumer and add value to their life. A combination of demographic and behavior targeting is essential to creating a solid content marketing strategy. If you're not delivering the type of content your target audience wants and needs, they won't read or view your content nor will they share it. In fact, they'll likely ignore you, just like they ignore the flyers stuffed in their mailboxes. So, just as you need to determine what your audience wants and needs from your products and services to develop effective advertising, you need to determine what your audience wants and needs from content. To find out what your audience wants, start by listening. Listen to the results of the survey, pay attention to your own web site and blog analytics

to find what content is driving traffic and comments. You can't be all things to all people, so move forward with goals in mind of the personas to attract and customize content based on those behaviors and personas of the data collected. Once this is defined, identify the specific types of content to employ, such as; games, articles, videos, infographics, quizzes, reviews, and testimonials to name a few. Mapping these out allows you to produce the right types of content to address the consumer's needs, hopes and dreams throughout their buying journey.

Once you've established a presence, say, a blog for instance, and you know who your target audience is; you can begin to build your valuable content. Start by generating ideas and identifying the key messages you want to drive home. You can create your own custom content, share other relevant content, or a blend of both. This is the easy part for most marketers. Remember the ideas for the flower shop, and the Fifth Third student debt campaigns we discussed earlier? Those are perfect examples of the creative types of content marketing that can be used. No matter what method you choose to share it through, with a well-defined content marketing strategy, you can build content that helps first, sells second, and ultimately grow your credit union.

Putting it all together

Of course as with anything else, your content marketing strategy must be aligned with the organization's goals. Simply knowing who your audience is, and where to meet them is only half of the journey. Creating content for the sake of creating content won't work. What does your organization hope to accomplish? And, how can those goals be accomplished through the use of content marketing? Consumers have shut off the traditional world of marketing. They own a DVR to skip television commercials, and surf the internet without a care for flashing banners or buttons. Smart marketers understand traditional marketing is becoming less and less effective by the minute because traditional marketing isn't custom, it isn't controllable, and it doesn't add value.

Utilizing the strategies discussed in the previous paragraphs regarding content placement and audience, let's examine a real life example. Let's assume a consumer is looking to purchase their first home, but they're unsure of the steps to take for their hopes and dreams to become a reality. Through a targeted digital ad on your blog, you offer the consumer a downloadable home buying guide. Upon downloading that piece of content, the consumer is placed in a marketing automation email nurture program. Since the average time to purchase a home is between twelve and fourteen weeks, over the next several weeks, you work to build trust with that consumer as your nurture program sends additional home buying resources, such as articles or links to podcasts about the home buying process and mortgage calculators. Remember, the consumer is likely shopping other financial institutions as well, so your content must work to build trust and position you as the financial matter expert, surpassing the others. As the weeks pass, the consumer's choices narrow as their desire to own a home grows. During this time, send the consumer stories highlighting the success of others who have achieved their hopes and dreams with the help of your financial institution. Once the consumer has been converted, applied and been approved for their mortgage, you can continue to build trust through content

marketing, by moving the consumer into a nurture program that sends additional resources to provide ongoing guidance relevant to moving into a new home. In addition, through your continued advice, the new homeowner can be asked to rate and share their story about the home buying experience with your financial institution. And finally, upon reviewing their story, you capture it on film and make it a part of your own custom content on the home buying journey with your financial institution. The beauty of content marketing is that it's a smart investment. Because you are the expert in your own field your content can be repurposed.

Content Marketing Challenges

Millennials

Here's what we know, the credit union industry as a whole is aging and millennials will make up 50% of the workforce in the next five years. And, we know the peak lending years are between 25 and 44. So, we can't afford to lose younger consumers to big banks or other banking alternatives. Content marketing may help bridge that gap by adding value, increasing leads, fostering trust and building brand loyalty. Custom content needs to be compelling and helpful for the consumer it is intended to target. Financial institutions can't use regulation as an excuse for churning out dry, boring content. Good content may mean getting out of your comfort zone to create custom content that will resonate with your target audience. But that may pose a challenge, at least initially.

Compliance

Compliance certainly factors in to every part of a financial institution's operations. The many compliance rules and regulations around marketing make things complicated. When it comes to marketing, you should always plan ahead for compliance concerns and work them into the plan. A successful content marketing plan should look for ways to be informative while also being compliant with the regulations enacted by FINRA, Dodd Frank, and others. It's always best to focus on what you can do and say, instead of what you can't, this will aid in overcoming some potential compliance challenges. Content marketing teams should involve compliance departments to ensure everyone is on the same page with the risks and rewards of the content plan. This partnership will help get valuable messages across to the audience without breaking any regulatory or compliance rules. Content marketing has to be planned for, if it takes too long for compliance to give their blessing on the material, the material may no longer be relevant. Timing and relevancy can be a challenge. But, if you plan content out ahead of time and leave room for minor issues that arise, you can manage the risk.

Organizational buy-in and understanding

In order to begin a content marketing strategy you have to obtain support and buy-in within your organization from the top down. This can be a challenge because often times, content marketing can be difficult to explain in terms everyone can understand. Some may think it's as simple as creating a Facebook page or just turning out more digital content, when in reality as we have already discussed, it's much more than that. Content marketing is a long-term commitment, not a short term shot in the arm, like a traditional marketing campaign. Laying out the strategy and

tying it to organizational goals is a good start. Brand awareness, engagement, and lead generation are the most important goals of a good content marketing plan. Sharing the success stories of other content marketing strategies can also build support.

Here are a few success stories that might be helpful in garnering support:

- ADP developed a content marketing campaign to connect and engage with their target audience on an ADP solution using white papers and a diagnostic consumer assessment tool, to gain behavioral data from the consumer. The campaign generated over \$1 million in new sales opportunities with several deals closing in the first three months of the campaign launch.
- Cisco has long been engaged in social media activity, often running campaigns alongside its ongoing engagement strategy. To demonstrate the extent to which this has impacted the company, it launched a new router using only social channels and saved an estimated \$100,000 in marketing costs.
- IBM developed a social sales program for their inside sales team. They identified their target audience, and monitored social media platforms for relevant topics and conversations. The company trained their sales team to nurture online relationships and drive prospects to company websites. As a result of this focus on social sales and training, IBM saw a 400% increase in sales.
- Crowe Horwath is a public accounting firm. Although it may be difficult to imagine how a content marketing plan can help an accounting firm, Crowe Horwath, used forty eight pieces of content focusing on four different topic areas to engage new business. This campaign targeted c-level prospects in financial institutions with \$1 billion or more in assets across the buying cycle. Content tactics included employing briefs, case studies, infographics, checklists, Q&A and videos via email targeted email campaigns. From that campaign, 778 contacts were engaged with a 70% open rate (vs their previous 10%) and two engagements. This content marketing strategy netted an additional \$250,000 in revenue.

Creating content that stands out

As the popularity of content marketing gains ground, content marketing strategies will become more complex. This will bring about the challenge of standing out and being unique and different, while also providing information that is pertinent to consumer's needs. As with any project, have a plan but realize that along the way modifications may be needed as consumer needs change. Good content marketers know you have to be flexible. In today's media saturated world, figuring out how to create unique content is one of the biggest challenges facing financial marketers. Consumers are flooded with tons of marketing messages every day via numerous marketing channels. Even though many financial institutions are already using these channels, they are unsure of how to best engage the consumer, which can leave the consumer feeling confused, disconnected and ultimately disengaged.

To overcome this challenge, a good content marketing plan must find a way to connect emotionally. One effective way to do this, is through story telling. People don't want to be bored

with the same type of information in their face each and every day. In an age of data overload, status quo no longer works. Another way to engage and connect is through humor. Millennials value and react to humor. Fun can be used in social media stories, voicemails, emails, out of office memos and other contact points with members to align your message to your goals. Lastly, monitor trends that relate to your target audience to identify ways to create timely and relevant content. If you can help solve your target audience's needs, you are well positioned as a trusted advisor. Be ready to adapt to a changing marketplace. What's popular now probably won't be for long. So, to remain relevant, it's important to shift the strategy to stay in step with your evolving membership and target audience.

Case Study – The University of Kentucky Federal Credit Union

The University of Kentucky Federal Credit Union, partnered with Everfi to provide online financial education to their members as a way to incentivize members to make smarter financial choices. The credit union offered members a discount on the interest rate of a new auto loan if they completed all four training modules. The credit union combined customized educational content with an incentive to both boost sales and help members. They used the content to engage with millennial members by offering the on-demand video content anywhere, anytime, and from any device. Combining the right content with the right vehicle for communicating the content was critical in the success of the program that eventually engaged one in every three visitors to their website. Through this combination of targeted content marketing and member education, The University of Kentucky now receives almost two million engagements with their digital content every year. A targeted content marketing campaign can be utilized to not only provide the services your credit union's mission statement upholds, but to also place your credit union on the forefront of financial growth.

Recommendations/Solutions

Advantages and Benefits

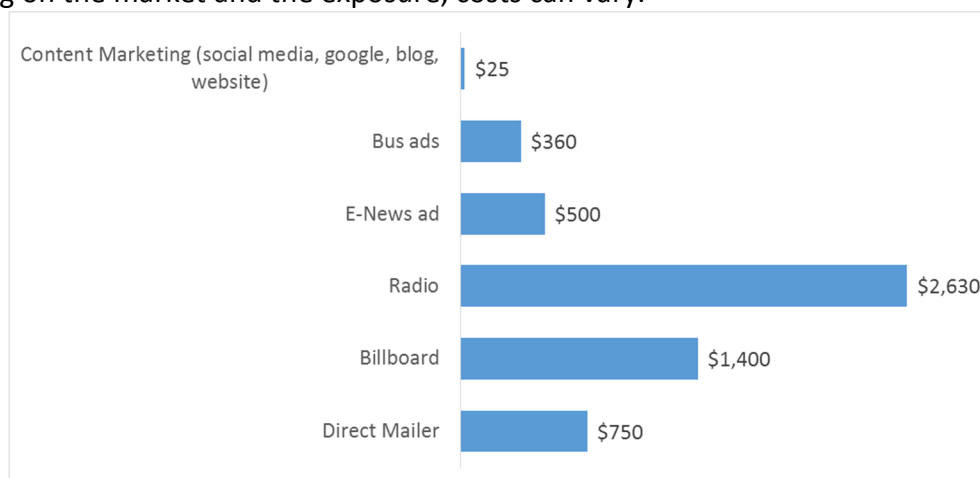
There are many benefits and advantages to a utilizing a content marketing strategy. We've combined them into a list of three that truly encompass the major benefits...growing membership, saving money, and staying competitive while remaining relevant.

First, and most importantly, content marketing can help your organization earn more money and grow membership. If planned and executed properly, like the University of Kentucky Federal Credit Union's program, content marketing efforts will drive traffic to your site and increase your ability to gain leads. It also helps your organization define its brand with your audience which builds authority, fosters trust, and activates your brand, in return inspiring referrals. You know the old adage, "word spreads fast through the grapevine". The grapevine of today is social media. Take Twitter, as a form of social media, for example. According to "Measuring Message Propagation and Social Influence on Twitter.com" a white paper published by two University of California students, 75% of Twitter messages lasted less than an hour. Therefore, we can see

that messages sent via Twitter, propagate by getting replied to quickly, much like the grapevine. This shows content marketing can create a groundswell effect. Quite simply put, when you reach lots of people with content marketing, you sell lots of stuff. Content marketing can have a huge impact on your bottom line and here's why; when people love you, they don't date around. Become the trusted expert by offering great content and you'll have created a captive audience that will ultimately stick with you and hopefully share you with their network of friends, family and co-workers.

Second, it's cost effective. According to The Content Marketing Institute, in the 2015 study of Benchmarks, Budgets, and Trends; measurement of content marketing ROI increases by 35% with a documented strategy. Although it remains a challenge, the return on investment has increased year over year. Of those businesses included in the study 92% reported using social media content as a tactic, followed by eNewsletters (83%) and articles on their own websites (81%). Infographics as a tactic saw the biggest rise in usage and illustrations or photos were also an option. Of those in the study that tracked ROI, dollar for dollar, content marketing generated approximately three times as many leads as traditional marketing and cost 62% less. Why? Because you are the author of your own custom content. And, by not generating piece after piece of traditional marketing that the consumer can choose to toss in the trashcan, or fast forward through, you'll be saving money and producing content that consumers will respond favorably to. According to a report by the Financial Branch in 2014, marketing costs among America's 7,000 credit unions was over \$550 million annually. Imagine the cost savings if more credit unions started to implement content into their marketing strategies. What's more, custom content can be re-purposed throughout a member's relationship with you. Member's dreams, goals, and aspirations change over time. Custom content can be created, stored, and then applied as needed to your target audience over a period of time. Thus, making a content marketing strategy a much more cost effective investment over the life of the member's relationship with your credit union.

Let's compare a few typical traditional marketing costs to content marketing costs. For ease of example, the graph shown below compares the approximate cost to reach an audience of at least one thousand consumers, according to cost information provided by GNOFCU. Of course, depending on the market and the exposure, costs can vary.



But, it's no surprise, when it comes to cost, there's just no comparison. And while we're on the subject of cost effectiveness, have you ever tried to track the actual results of a billboard or a radio ad? Even if you ask the consumer how they heard about you, tracking the actual effect of a traditional ad is hard to calculate accurately. Whereas, content marketing can be tracked almost exactly, depending on how detailed the campaign is built.

Third, everyone is already doing it and you're missing out on a great opportunity. Content marketing isn't the future, it's the present. You may not realize it, but content marketing is everywhere, so you can readily see its value. Think about the last time you researched a topic online. How did you go about it? A google search maybe? Americans conduct 20 billion, (yes, that's billion with a B) searches per month. Search engines play a major role in internet visibility. Search engine optimization (SEO) is the process of affecting the visibility of a website or web page. By creating customized content, you can increase the chances of a search engine showing your content to a searcher. Of course, there are ways increase this traffic, and the services can be provided by a vendor or done in house. According to CMO.com, 70% of content marketers are creating more content than they did a year ago. And 90% of B2B (business to business) marketers are using content marketing because content marketing leverages the search process in such a way that if done well, can drive the consumer to your product. If you're only using traditional marketing, you're missing the boat, and boat is full of millennials who, according to the Media Insight Project, get most of their information from social networks, rather than the traditional sources, such as print and television. And those millennials are likely going to need lending products. When millennials want to dig deeper on a subject, the dominant method is an internet search and when determining to dig deeper, the most important quality that makes a destination useful is that they know the source and that its content is rich with references and links. How much more convincing do you need? Content marketing is working. It's out there and consumers are consuming it millions of times every day. If you don't have your content out there targeting your audience, someone else will grab them.

As with most things, content marketing isn't perfect and there are some pitfalls to be aware of. Before you set out to create a plan, do your homework. Identify your audience or audiences and create a plan to attract, retain and nurture those relationships. Without a plan, you won't see the results you want to see.



(eClincher, Content Marketing: What Is It and Why Is It So Important For Your Business?)

Overcoming challenges

In researching this topic, we found no overt disadvantages to using it. We do however want to address some best practices for overcoming some of the challenges that could be associated with a content marketing strategy.

Be aware of what some call “content shock”; too much content too often. As we mentioned previously in this white paper, with everyone jumping on the bandwagon of offering and marketing custom content, how do you stand out in the crowd? Skeptics of content marketing argue as the avalanche of content grows, the ability to impact the reader will lessen. While it is harder to be heard when there’s more noise and more competition, it’s not impossible. Content continues to be consumed. Liken it to television watching. You probably have a television and you probably subscribe to a service that gives you access to over one hundred channels and you’ve probably said to yourself at one time or another, “there’s nothing on television”...right? Truth is; there’s nothing on television that interests you at that point in time. Consumers consume content that’s relevant to them at a given point in time; niche content. That’s why it’s important to find your audience, target their needs, and be where they are. Pay attention to your industry and your audience. Financial services share its industry with a very diverse, very large audience. Consider creating less content and devoting resources to making your content great. Create content your audience cares about. Craft content that puts the consumer first, reaches the heart and mind, and is connected to your brand. Doing otherwise, may lead to sending disconnected messages; that’s content shock. Always organize content around the consumer’s needs on the path to a purchase. Focusing on human centered designs, crafting content for the lifecycles of your members. Use storytelling to build a strong, unified brand among your audience. Optimize measurements by creating touch-points for consumers to give feedback, and use that to build on future content. Strengthen your position with your audience

by distributing your content where they live (online). So, while there is some chatter about the controversy of content shock, the reality is; like any other argument, you have to separate the substance from the hype by creating your own unique strategy that will eliminate this challenge.

Another challenge we discussed was compliance. With financial services being so highly regulated, we have to ensure the content we publish is proofed sufficiently to ensure there are no legal or regulatory violations. This can be a challenge for marketers who don't speak the same language as their compliance and legal counterparts. So, the challenge here is; publishing interesting content that doesn't become completely stripped of its ability to connect with the consumer. The last thing you want is to churn out dry, boring content that is devoid of your brand's unique message. People don't want to be bored, that's human nature. And financial marketing is about as dehumanizing and boring as you can get. Consumers want a reprieve from all the bad marketing content shoved at them every day. The biggest piece of advice for overcoming this challenge is to plan ahead as much as possible. Marketing departments should always be looking forward and planning content in advance. If they are forward thinking, then this will allow compliance checks and disclosure preparation to be completed early, thereby ensuring your content is relevant and interesting to the consumer while still abiding by regulatory guidelines.

Last but certainly not least; take the time to record your strategy and follow it closely. According to CU Grow, a content marketing strategy must relate to the organization's primary goal for growth. Monitoring and measuring content marketing results through specific key performance indicators is a necessary step in continuous optimization. Proving success month after month can fuel future growth for the overall program. Financial content needs to be compelling, clear and concise. If you're looking to start a content marketing program, download CU Grow's white paper, "The Financial Content Marketing Guidebook", it's an excellent tool.

And remember, content marketing isn't a "shot in the arm". It's not a race, it's a marathon. You have to find your pace. It's a constant on-going process; always plan ahead, know your audience, and the marketing channels they will respond to, then work on creating your content. Use the content to solve problems, make it relatable by offering information that is important to your audience, mix it up, keep it interesting, and make it easy! When done correctly, you will build buy-in within your organization, while also creating the customer/member engagement you have always hoped for.

Summary

Think about traditional marketing as a one dimensional, one way form of communication. One dimensional, meaning generally, there's one offer and it's told to the consumer through one delivery source. One way, because it pushes information; it's the "tell". There's no provision in traditional marketing for meaningful consumer engagement. Is that effective? It can be, in some situations; if the receiver of the information is currently looking for or knows they will be looking for information about that particular topic and they need it at that point in time. But, that's a

pretty slim audience. And of the audience the ad may have captured, there's still no engagement until the consumer contacts the business. You have one chance to get someone's attention and you only have about eight seconds to do it. How can an advertiser possibly advertise even one of their products and appeal to every consumer's every need in eight seconds or less in a traditional ad? The answer is; they can't, obviously. But that is exactly what traditional marketing is; billboards, radio ads, television ads, print ads, the list goes on and on. All of those forms of advertising offer one way information. Not to mention the cost of publishing traditional marketing material; there's print ad costs, mailing costs, television and radio advertising costs, billboard costs. As we mentioned earlier, traditional marketing on average costs 62% more than content.

Content marketing on the other hand, is multi-dimensional, two way communication. Multi-dimensional in that consumers can customize their content search. In other words, there are multiple channels for a consumer to find information about any particular topic, and multiple topics within a key word search. Two way in that, consumers can dialog with content producers; that's the "give". With content marketing, the consumer chooses the subject of the content they're shopping for instead of the business choosing the subject of the content to push out to every consumer. With content marketing the consumer controls the type of content they consume and when they consume it, rather than the business choosing the type and timing of the content they publish. And then, as mentioned before there's the cost savings. Funny thing is, even with the savings, per dollar spent, content marketing generates approximately three times as many leads as traditional. Imagine a marketing budget with no television commercial costs, no billboard costs, and no direct mailer costs and an increase in leads. That's huge! It's simple really. With content marketing, the business puts the consumer in the driver's seat and asks them where they want to go. A good content marketing recipe with the right ingredients, in the right amounts, stirred every so often for freshness, can "give" the consumer that special sauce they keep coming back for.

Credit unions considering this type of advertising have to understand, there is no "one size fit's all" approach to content marketing. Just as strategic plans are different for every credit union, so too, are content marketing strategies. You have to understand your organizational goals and invest some time developing a plan customized to your organizational focus, to ensure all the right ingredients are there to create your credit union's special sauce. Understand your audience, who are you trying to reach and where do they shop for their information? What information do you want to share? And remember, you must allow for dialogue. Who will communicate with consumers and how will they do that? These are all important components of your credit union's unique content marketing strategy. It's different for everyone. That's what makes it so unique. Digital services and digital advertising are here to stay. At least until the next best thing comes along. Organizations that keep a close eye on industry trends on "what's hot" and "what's not", stand a much better chance of engaging a consumer. Utilizing digital services and digital advertising is a must in today's economy to engage the consumer. And, that's what we're all vying for, an engaged consumer. Content marketing is the perfect way to engage consumers throughout their lifetime. Engaged consumers build brand loyalty and lead to sales. And sales, lead to growth. So you see, content marketing, it really is kind of a big deal!

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