

Contently

# The State of Finance Content Marketing

The Trends That Will Transform Financial Content in 2015



There is a science of scorecards  
and metrics. The art of it is  
knowing when those rules  
don't apply.

— Ed Gillian  
President of American Express

## Editor's Note

When I started writing the [first](#) of Contently's now-annual ebooks on the financial services industry, one thing stood out: Despite the industry's stiff and regulation-bound reputation, the financial services industry was significantly ahead of the rest of the field. They were consistently creating high-quality content on financial topics, and people were reaping the rewards of their expert advice.

This year has seen the financial services industry take their efforts up a notch by embracing multimedia tactics that you wouldn't expect from a bank. It's an exciting time to be creating content, and we hope this ebook helps you prepare heading into 2015.

—Joe Lazauskas  
Contently Editor in Chief

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## Introduction

Making entertaining content isn't exactly a challenge. Anyone with an Internet connection and a goofy cat knows that. But making entertaining content that also happens to be truly valuable to consumers—now that's a real challenge.

Consider E-Trade, a brand that certainly knows a thing or two about entertaining content. They pivoted away from their popular talking-baby campaign this year to send a different message: Investing is actually not so easy that a baby can do it. It's tough to make money in the markets, and it takes a special type of person to flourish. To follow up on that dose of reality, E-Trade started providing a healthy stream of financial education content to help everyone—talking babies included—become capable investors.

In many ways, the financial services industry is among the leaders in the new brand publishing frontier. That's partly because financial services companies have a built-in content advantage. They're experts in something that people care a lot about: growing their wealth. And though these brands face unique regulatory and compliance challenges, they're still managing to create innovative content, reach new audiences, and grow their brands.

In this ebook, we'll take a look at some of the emerging content marketing trends in the financial services industry, examine case studies of standout brand publishers, and analyze where the industry is headed in 2015.

## Trends: New Thinking In Native

The content competition is heating up, with brand and traditional publishers alike investing heavily in producing bigger and better content. As a result, financial services companies are increasingly partnering with major publishers to create and promote their content. Great financial services campaigns have been published by Mashable, Business Insider, and—if you can find them—*The New York Times*. As more publishers like *The Wall Street Journal* launch their own brand studios, there will be even more

opportunities for brands to launch creative digital campaigns and target coveted audiences.

These brands are going far beyond talking about their own products, shaking up their campaigns in favor of more focused topics and even new storytelling mediums, like in Goldman Sachs' super cool (if slightly overwhelming) [interactive guide to capital markets](#). On Forbes BrandVoice, [HSBC](#) is exploring global trade; Citi has been telling uplifting stories about [altruistic businesses](#); and at Business Insider, Principal Financial Group has been giving New Yorkers [free financial advice in cabs](#) as part of a clever video series.

With these thoughtful, creative campaigns, financial brands are demonstrating how simply “doing content” isn’t enough anymore.

The real challenge is delighting an audience enough that they stick around.



## Educating the Masses

Financial services companies have spent the last few years building a target audience of affluent consumers.

Now that these companies have social-savvy Americans paying attention, they've figured out what to do next: Educate.

HubSpot's 2013 "State of Inbound Marketing" report stated that "high-quality, educational content is the lynchpin for inbound success." That couldn't be more true in an industry flooded with DIY options like E-Trade, Mint, and Betterment.

After convincing consumers that they can manage their own money, financial brands are racing to be the public's premier resource. This niche gives brands the opportunity to position themselves as valuable assets for consumers, and everyone from Fidelity to newbies like Realty Mogul are getting into the financial education game. After all, it's easy to build brand loyalty when you're saving people money.

## Video Going Viral



In July, The Guardian called online video the future of content marketing, and financial service companies have definitely gotten the memo. Every standout brand in this report has integrated video into their content strategies. And we're not talking fluffy clips designed for maximum virality. Companies like E-Trade and [Franklin Templeton](#) are using video as a primary means to educate consumers about investing, wealth management, and more.

Video offers brands the ability to put a personal, accessible spin on financial jargon. According to the [European edition](#) of HubSpot's 2014 "Driving Content Marketing Success" report, animated explainer videos are among the four most valuable content assets for driving leads and sales. No wonder YouTube has become flush with detailed reports and investment advice from financial brands across the globe.



## Best-in-Class Examples

When you're trying to create a vibrant content program, being a large, well-established organization can have its benefits.

As American Express, Citi, and Capital One have shown, ample resources and smart execution can overcome corporate bureaucracy to foster stellar storytelling.

(Full disclosure: Capital One and American Express are Contently clients.)

However, some smaller, younger financial services brands are also proving that great size is not a prerequisite for great content. From big to small, legacy brands to startups, a number of financial services companies are doing an excellent job of using innovative and creative content to connect with consumers.

## Capital One: Small Business Stories, From Every Angle

Capital One has managed to retain their long-running core storytelling focus—celebrating small businesses—while evolving to tell those stories in a fresh ways to new audiences.

A partnership with the Mashable BrandLab produced two unique series this year. During NCAA March Madness, Capital One launched America's Most Social Small Business challenge, a bracket-style competition that spanned five social channels, engaged 32 small business finalists, and resulted in eight stories that racked up 27,100 shares. That complimented their NCAA March Madness Bracket Challenge, which created serious buzz by promising a billion dollars to anyone who could pick a perfect bracket.



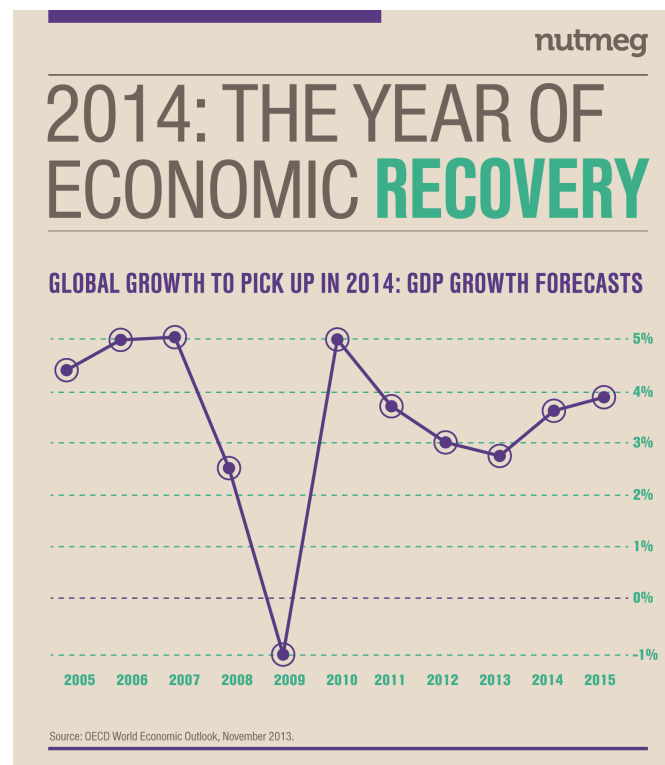
In June, Mashable and Capital One premiered “Setting Up Shop,” a video series that follows two entrepreneurs as they work to get their businesses off the ground. Peter Horst, SVP of brand marketing and CMO of Capital One, told [Direct Marketing News](#) that the first step for disruptive marketing is to “be strategically brave.” Launching a documentary series about companies that might fail definitely takes some courage.

Capital One’s commitment to telling small business stories from new (camera) angles goes beyond their native offerings. In April, they launched [I Am Small Business Proud](#), a microsite that chronicled two filmmakers (and small business owners) as they traveled the country, telling the stories of myriad entrepreneurs along the way. The 73-day journey led to 59 videos and interactions with 186 businesses, giving Capital One a plethora of multimedia and native collateral to leverage everywhere from Instagram to YouTube to their own microsite.

I Am Small Business Proud has also become the focal point of a new series of feature stories and videos on Capital One Spark, a channel on Forbes BrandVoice. But the content proliferation doesn’t end there. Giving 186 small businesses and their communities a few minutes of fame is a recipe for building a strong hyper-local audience.

## Nutmeg: A Brand Boosting Blog

Nutmeg, a small wealth management company based in the United Kingdom, packs plenty of weight into Nutmegonomics, a niche publication filled with high-quality content that focuses on four key topics: family, finance, play, and work. The topics are presented with lively infographics, and every bit of content on the site is designed to edify readers.



Nutmegonomics' high-level, in-depth content makes it clear that, silly name aside, they do not joke around with finances. "[Time to Save: Have You Hit Your Peak Earning Potential?](#)" explores the tough questions about age, and monthly investment strategy updates are prefaced with serious headings like "Political Tensions Cause Market Jitters." Yet lighter fare, such as "[Saving for the Dream: 6 Once-in-a-Lifetime Holidays](#)," makes an appearance as well.

Not to be left out of the video craze, Nutmeg has also proved their multimedia chops with a [YouTube channel](#) full of educational content, some of which is specifically aimed at millennials in a more targeted effort than their age-neutral blog. All these endeavors help establish Nutmeg's brand: a smart startup with a little bit of quirk and a whole lot of serious financial know-how.

## E-Trade: Beyond the Baby and Into Education

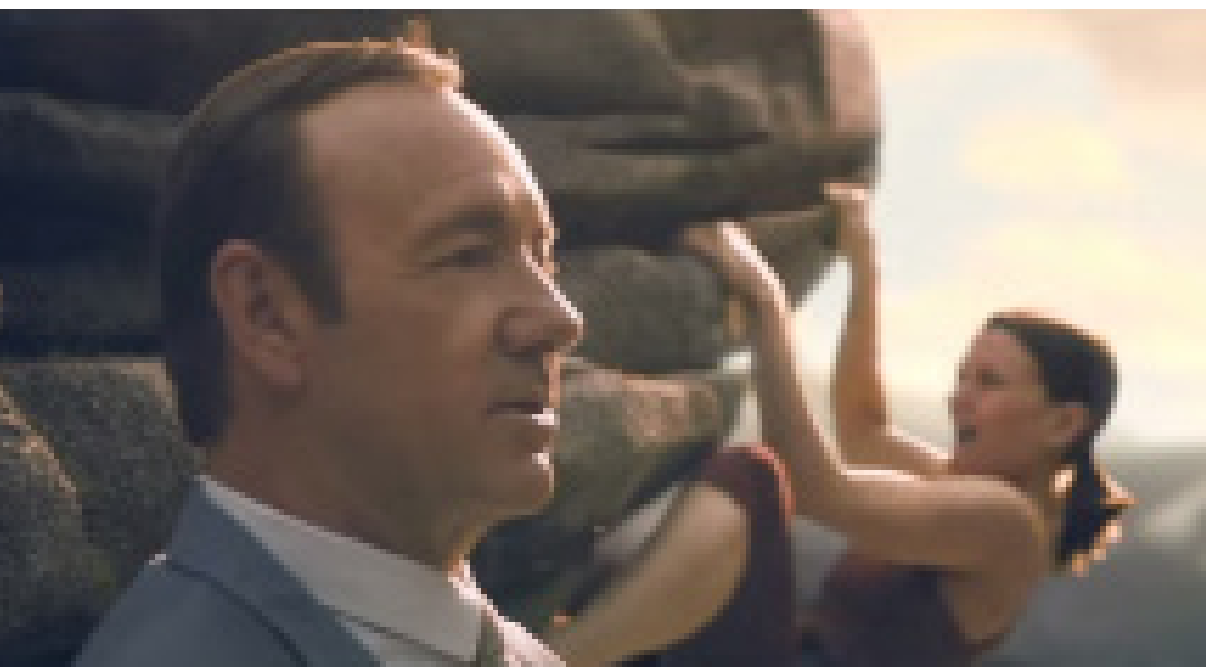
When E-Trade's talking baby "quit" earlier this year, it wasn't just to give TV viewers a reprieve. As E-Trade CMO Liza Landsman [told Forbes](#), it was about catching up the brand's image to the rest of the financial industry.

"What has happened over time is the baby ate the brand,"

Landsman said at the [Ad Age Digital Conference](#) this year. "It didn't make sense for us to pretend investing was easy. Hence the baby went into retirement."

And out came a new multi-channel content campaign meant to teach a more mature audience about what goes into successful investing. The brand's YouTube channel is not only populated with witty new ads featuring Kevin Spacey, but also educational videos and colorful weekly market briefs. The E-Trade website, meanwhile, has been transformed into a well-stocked investor education center with a deep well of resources.

While so many financial services companies are diving into educational content, E-Trade is demonstrating how to do it well. With their overhaul complete, the company is now targeting their ideal audience—potential investors who need financial education—and keeping their attention with top-notch content.



## Sun Life Financial: A Location-Based Niche Publisher

If all politics is local, perhaps all finance and lifestyle content is as well. That's the idea behind Canada's Sun Life Financial content site, Brighter Life. Since the success of their original, publication, [Brighterlife.ca](http://Brighterlife.ca), the brand has launched Brighter Life publications in [Indonesia](http://Indonesia), as well as the [Philippines](http://Philippines) just last year.

Each location-based publication seamlessly pairs such lifestyle stories as “Four myths of summer: Fact or fiction?” with financial content like the video “Registered Education Savings Plans.” The sites feature multimedia content on a variety of topics, all under the tagline “Sharing ideas about money, health and family.”

This content-forward approach is no accident. According to Jonathan Chevreau of the [Financial Post](http://Financial Post), Darin Diehl, assistant vice president for Sun Life Canada Web, brought his journalistic values to the brand: “The idea was to get media-experienced in-house communicators to cover industry-wide developments and trends rather than focusing too intently only on the marketing agenda of the mutual fund company.”

To go one step further, rather than simply sharing their Brighter Life content on corporate social channels, the publications have their own Twitter, Facebook, Pinterest, and YouTube channels, allowing consumers to engage with the content without encountering any sales pitches.



## Kabbage: A Fresh Crop of Financial Advice

Though nearly every financial services company large and small seems to be getting into the consumer-education game, few are doing it better than newcomer [Kabbage](#). The five-year-old provider of finance for small businesses offers in-depth small business guides and thoughtful, frill-free content aimed at helping entrepreneurs build stronger businesses.

The blog's nine categories, including marketing, e-commerce, and new technology, are focused on education and advice, but things get really instructional in the "[Small Business Guides](#)" and "[Learning Center](#)" categories. These education centers get down to business with frank columns like "Data Strategy for Your Business" and "Should You Accept Venture Capital or Take Out a Small Business Loan?"

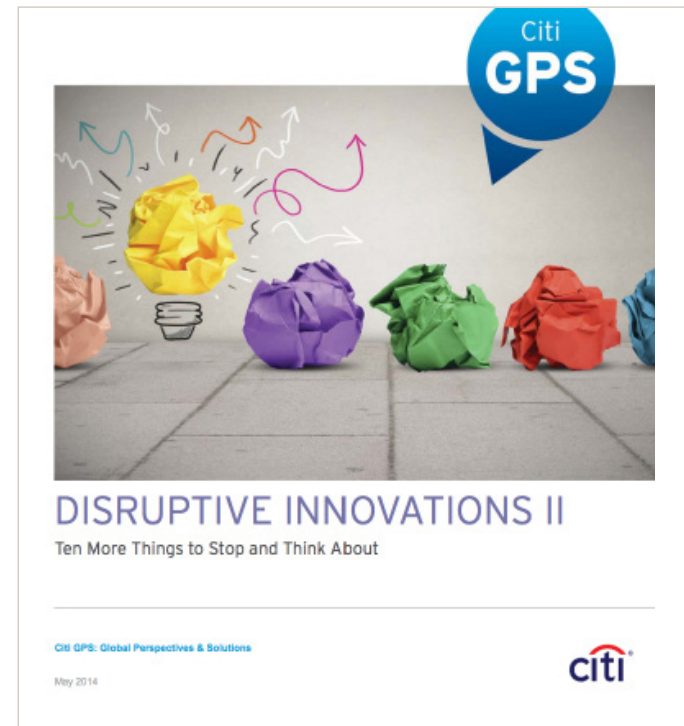
The quantity, consistency, and quality of the useful content coming from the Kabbage blog has helped fuel the company's quick rise from newbie status to one of Fast Company's "[Top 10 Most Innovative Companies in Finance](#)" in just a few years. While much of the buzz focuses on Kabbage's novel formula for evaluating whether a small business is worthy of a loan—[which includes the applicant's social content](#)—the brand is clearly living up to their own high content standards.

## Citi: They Do Thought Leadership Too

Anyone keeping an ear to the financial-services ground knows Citi has long been a leader in the industry's content marketing push. Their Women & Co. site continues to grow as a valuable resource for women, as does Connect: Women's Professional Network, their partnership with LinkedIn.

But that's not all Citi has been up to. In 2012, Citi launched [Citi GPS: Global Perspectives & Solutions](#), something they call a "thought leadership product suite." The report-heavy site contains research on topics like energy Darwinism and the global search for yield, as well as heady opinion pieces by Citi executives. The complex content has found its way into [academic reports](#) and recently caused a bit of a stir in the [Bitcoin community](#) when a May report declared the online currency a threat to credit and debit card issuers. Citi GPS is proof that

smart content marketing  
doesn't just have to react to  
financial news—when done  
right, it can create the news.



## Expert Advice

Think about the risk of not doing something. Because, if there is a conversation about you taking place and you decide not to have a presence - guess what? - that's a risk too." —Lisa Shallett, Brand Marketing & Digital Strategy, Goldman Sachs

"We believe that social media can teach us a lot more about how to talk to our customers at the moment, rather than saying 'how do we tweet to get new credit card customers?'" —Chris Clark, Group Head of Marketing, HSBC

"Brand trust is what you build between a past and future interaction. It's a matter of time and a matter of integrity." —Paul Butcher, Head of Digital Communications, Citi

"[Content] is not going to be add-on or an afterthought. It's got to be at the forefront of everything we do. —Kirti Srikant, Director of Brand Marketing, OppenheimerFunds

"Because media consumers have a gajillion channels shouting at them, it's easy to figure if something's true or not. If you shine the turd to make it look like something better, people know. Then they don't like you or trust you." —Nicole Ward, Leader, MasterCard ([via Digiday](#))



## Predictions for 2015

While the way the financial industry has grown their content efforts over the last couple of years is laudable, there's still plenty of room for growth. Here are a few domains that we think financial services companies will conquer in 2015.

## Shocking & Streamlining the Content Vault

Over the past few years, financial brands' content marketing has evolved from sparse blogs to resource-rich hubs, and they're starting to experience the cumulative benefits of content marketing. Expect financial services companies to continue to amp up the content production on their owned media sites, and streamline the content-production in the process by finding ways to [get legal out of the editorial process](#).

## New Native Opportunities

As traditional publishers open up to partnering with brand publishers, there will be more opportunities for financial services companies to get really creative with native advertising.

While some financial brands have been testing the native advertising waters, there are many more opportunities on the horizon. *The Wall Street Journal*—an ideal publication for finance content marketing—launched their native ad division, [WSJ Custom Studios](#), in March, but their first series was sponsored by technology company [Brocade](#). Similarly, a year into *The Washington Post*'s [WP BrandConnect](#) project, three [stories by T. Rowe Price](#) make up the entirety of their sponsored content from financial services brands. If the mass affluent is indeed the industry's primary target audience, these are the publications to tap.

Similarly, highly successful BuzzFeed and Gawker content programs haven't really been utilized by financial service companies. The opportunity to connect with a valuable audience at these millennial-facing publications is huge. Millennials now are not only at the age when they're finally making enough money to start saving and investing, they're also proving to be a [fiscally responsible bunch](#).

In addition, look for financial brands to continue to double-down on LinkedIn as a native distribution channel, [as they did last year](#).

## Mobile Video

By and large, the financial service industry is getting an A-plus in video content for the web in 2014. But that's not going to be good enough in 2015.

Americans accessed the internet through mobile apps more than they did on desktops for the first time [in January of this year](#), the first time that had ever happened.

With [Cisco predicting](#) mobile video will make up 69% of all that mobile traffic by 2018, the time has come for brands to jump on mobile video.

[Target](#) has already proven how brands can use social networks like Vine to distribute great content, and Purina has garnered more than [20 million combined views](#) on two BuzzFeed Video productions. Financial brands have the potential to attract even more eyeballs if they can translate their complex blog posts into digestible videos.

## Research-Led Thought Leadership

Where Citi goes with content marketing, the rest of the financial services world will soon follow, right? They should consider it, at least. As Citi found with their report on Bitcoin, newsworthy research can move the needle for both B2B and B2C. Data-based publishers like Vox are proving there's plenty of mass appeal in research-based content. Look for more financial brands to get ahead of the news in 2015.

## Conclusion

Making financial content personal and useful to consumers with educational stories and video has arisen as the perfect way to capture the attention of a world inundated with entertainment-based content. As consumers become even more reliant on mobile and more enthralled with video content, we expect to see the financial services industry stay one step ahead by harnessing the power of video tutorials on mutual funds and CDs in banking apps. And if the audience is ready, brands perhaps could provide social solutions such as weekly investing update videos boiled down to Vine-length clips.

While these are developments we expect to see, it goes without saying that the most innovative moves in the financial industry's content marketing space will be those no one is anticipating. We can't wait to see how these brands cash in.

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