

Ann Handley:

So many of us aren't so sure that writing really matters so much to us in our jobs anymore, which I find just incredible. And I mean that in the sense of kind of mind blowing, but also a little puzzling because we are literally in the communication business, like it is our job to communicate with customers, to speak to them in a voice that feels accessible to them.

James Robert Lay:

Greetings and hello, I am James Robert Lay, and welcome to episode 255 of the Banking on Digital Growth Podcast. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Ann Handley to the show. Now there are very few people who can speak about digital marketing and content with more authority than Ann. As a pioneer in the online publishing and education space, Ann has been creating content programs to successfully engage and educate people long before the notion of, quote, unquote, content became a cornerstone of marketing. That's why I look forward to talking with Ann about her new bestselling books she recently re-released, *Everybody Writes: Your New and Improved Go-to Guide to Creating Ridiculously Good Content*, that is in fact 10% funnier, to empower you, to elevate you, to educate you, the dear listeners, so that you can maximize your future digital growth potential through content, really more deeply communication because content is the fuel of your digital growth engine at your financial brand, at your bank, at your credit union, at your FinTech. Welcome to the show, Ann. It is good to share time with you today.

Ann Handley:

It is equally great sharing time with you. I'm just delighted to be here.

James Robert Lay:

And I'm grateful for our friend Jay for making the connection. You've got a new book out, part two, if you will, even better. And before we talk about, *Everybody Writes The New and Improved Go-to Guide for Creating Ridiculously Good Content*, what has been good for you personally or professionally? It's your pick to get started on a positive note.

Ann Handley:

Oh my goodness, I love that. So many positive things happening right now. We're just celebrated Thanksgiving here in the US, so I feel like I'm rolling off of a four-day weekend of just... it was just such a love fest and so grateful to have such support and so many wonderful people around me. So I don't think I would have one-tenth of the professional success that I have, or anything that I've ever done would be nearly as good and satisfying if I didn't have my friends and my family around me. I almost said Framily, I almost combined those two. But you know what? Actually, that kind of works. So that's what we're going to go for.

James Robert Lay:

I like that. And I'm 100% right beside you on this. We do have a lot to be grateful and thankful for, not just in the season, but I think really every day because for the work that you're doing, that I'm doing that the dear listener is doing, we cannot do this work by ourselves. It takes a team to do great work together, to collaborate together, to even write a book. And so as a fellow author, like they say, it takes a village to raise a child, it also takes a village to write and launch and publish a book, not just once, but then twice and multiple times as you've done. So let's get into *Everybody Writes*, why take time to rewrite *Everybody Writes*, and why write the book right now?

Ann Handley:

There's a lot of rights in that part. I love it.

James Robert Lay:

Yeah, I couldn't help myself with that one.

Ann Handley:

No, I love it. We're starting off on the word play right away, which I appreciate. We go back to...

James Robert Lay:

The book is 10% funnier, so I had to go with this.

Ann Handley:

Yeah. No, I love the fact that you just made it, just that question is 10% more clever than it could have been, so thank you for that. No, I just wanted to echo what you said a minute ago around writing a book is not a solitary thing, and I talk about this in the second edition. I say that my name might be on the book, but there was a whole host of people who helped me. And in the book I talk about how writing a book is a little bit like birthing a Honda Civic, it's like giving birth to a Honda Civic, yet you aren't actually doing it alone. There's a lot of other people who are there sort of helping you. And so yeah, I'm just in incredibly grateful for all of those who had parts to play, small or large.

So to answer your question though, why did I do it? It's because I wanted Everybody Writes, which came out in 2014, which doesn't seem that long ago, but when you do the math, it's eight years ago and so much in marketing has changed in the last eight years, so much in our world has changed in the last eight years that I realized, you know what? I think we need to take a second look at some of the ideas and the examples in the book and maybe think about how do they apply here in 2022, heading into 2023.

So I literally went into this book thinking this book is already a Wall Street Journal best seller, it's already sold more than 100,000 copies globally. That's not a flex, I'm just saying that I went into it thinking that this is going to be a relatively easy thing to do because the book was already good, and so I wasn't fixing anything. I went into it thinking I was just going to freshen it, update it, do the equivalent of maybe plumping the pillows on the couch, freshening, doing a little light vacuum, maybe spraying some Febreze around and we could call it good. I thought, you know what, done.

Then I started reading it and as I was in the second chapter and the third chapter, I'm reading it, I'm thinking, you know what? There's something about this that just doesn't feel like me anymore. My voice had changed in the past eight years, my writing voice. And so in addition to the new examples and the new tactics and techniques and new ideas that I've developed and evolved, and in some cases the way that marketing has evolved over the past eight years. So in addition to all of that, I realize I can't just add that stuff, I think I got to rip this down to the studs and build it from the ground up because my voice is so different. And I wanted it to be just as fresh and lively in 2022 as it was when it came out in 2014. And so to do that, I felt like I needed to rewrite every single word.

James Robert Lay:

Well, let's talk about this because you mentioned if we look back over the last eight years as a horizon line, marketing has transformed, even in the book you talk about writing has also changed over time. So I want to take a two-part approach to this. First and foremost, how has marketing transformed from your lens over the world over the last eight years or so?

Ann Handley:

So marketing has changed in so many ways. I'm trying to answer that question in a succinct way because I feel like we could just spend the next hour talking about ways that marketing has changed.

James Robert Lay:

Absolutely.

Ann Handley:

But I think at a high level, customer expectations have changed. Our customers want us to communicate in a very different way. They want it to feel, that word in marketing that I hate, but I'm going to use right now, they want it to feel authentic, they want it to feel true. We need to increasingly build relationships with our customers and not just tell them what we have and we need to literally show them, we need to build those relationships and build trust with them.

So yes, I think a lot of it is driven by the way that customers have changed, the way that the number of channels that we have to communicate with customers to tell our story, to hear back from our customers has changed. It's only exploded. When I wrote the first edition, there was nothing on the horizon that was anything like TikTok, and here we are where TikTok is basically in the face of every teenager and 20-something, that I know anyway.

James Robert Lay:

Yes.

Ann Handley:

And so yeah, I think new tactics, new techniques, new channels, customer expectations, but also this little thing called the global pandemic, I think has really shifted the way that we in marketing need to communicate. And it's hard for me to think that there is a silver lining to a global pandemic, but I think one of them may be that we are required almost to communicate in a way that has inherently more empathy for the people we are marketing to, to our customers, to our audiences. And so yeah, there's a whole host of reasons and I think all of those things kind of intermingle and tumble into one another to create a very different world than existed in 2014 when I wrote the first edition.

James Robert Lay:

Well, you bring up the idea of communication and as I wrote about in my book, Banking on Digital Growth, it really is, marketing is about communication. And I want to bring this back to Everybody Writes, because one of the things that you noted in the book, writing can bring clarity. And the antithesis though to clarity, it's confusion and repeated confusion leads to conflict, it leads to chaos. You mentioned trust and relationship and feelings and emotions, and we're seeing that in the financial services vertical, I think as we look out to the next maybe three years, it's going to be a bit of a rocky ride. And so let's look at how writing has transformed over time, but I think even more deeply, how can writing provide an anecdote to chaos, an anecdote to confusion by providing clarity?

Ann Handley:

Yeah, that's a great question. I love that. The funny thing about marketers, not even marketing, but the individuals who work in marketing, is that so many of us don't feel like we are confident writers and so many of us aren't so sure that writing really matters so much to us in our jobs anymore, which I find just incredible. You know what I mean? That in the sense of kind of mind blowing, but also a little puzzling because we are literally in the communication business. It is our job to communicate with customers, to speak to them in a voice that feels accessible to them.

It's also our job to listen, to hear back from them, to incorporate some of their language and some of their wants and needs and aspirations into our marketing messaging. So it's astounding to me that when we say that we are bad writers, very often what that means, what it translates to, in marketing is that we feel insecure with grammar, typically is what it is. Or we have suffered some childhood trauma where someone told us that we are not a good writer, or it came out sideways, like that our essay was substandard or subpar or something like that. And we get really caught up in that kind of like...

James Robert Lay:

The red F.

Ann Handley:

Yeah, the red F. Right, exactly. But the reality is that writing means just communicating in a way that offers value to the person you are trying to reach. So full stop, that's it. It has nothing to do with grammar, it has nothing to do with writing a five-paragraph essay or any of the things that we needed to do when we were kids. And so I think we sort of need to let go of all that and really embrace it as an opportunity to do, as I said, to communicate in a way that matters. And I think especially in financial services where it is so critical to build that trust. Right?

James Robert Lay:

Yeah.

Ann Handley:

There is nothing that will make me more upset if I feel like... Well, actually there's two things I think in the world that we get really upset about if things are mishandled. Number one, our money and number two, our food. So those are the two things, the two fundamentals.

It's even more critical in financial services that we really think about writing as a foundation to everything that we do. And not only literally, like through emails that we're sending out to customers and partners, for example, but also just to get a copy on our landing pages. Is it crystal clear, the copy on our websites? I was just thinking that I spoke to a financial services group not too long ago, about a month ago, and so I dove deep into trying to find examples of really clear writing and really wonderful homepages, pages that made me feel like when I went there, when I traveled to this landing page or when I pulled up the homepage of a financial services company, that gave me this moment that I call an, "It's me", moment, an "It's me", moment. Literally, is that me on the page? Do I see myself reflected? And James, it was hard. It was hard finding examples. And so in some ways the opportunity is immense because the bar is low. And I hate saying that, but that's the reality. That's the world that we live in right now.

James Robert Lay:

Well, what you're tapping into is writing to people's problems, their pains, their concerns. And I always love a good formulaic approach to growth. Acronyms run around in digital growthtopia, formulas run around because it's actually how this ADD mind can remember things, different patterns and models and methodologies. And in your book, *Everybody Writes*, you share a formulaic approach of utility multiplied by inspiration, multiplied by empathy equals high quality content. And since you're addressing the empathetic lens here, can we walk backwards and break down each one of these three elements on what it takes to create high quality content that establishes, builds, and expands trust in a digital world?

Ann Handley:

I love that you pulled out that formula, part of the reason why I included a formula like that in the book. So yeah, empathy is one of them, I think we talked about that. Are you offering that sort of, "It's me", moment? Do people feel seen when they come to your website, on your social channels. If you have a TikTok and they pull it up, are you explaining what inflation is the way that Fidelity does, for example, on their TikTok channel. And so I think that that's a clear one that we talked about.

Another one is just utility. Is it useful, or is someone going to look at something that you're producing, again, is it anything from a social post to a landing page to an email newsletter, is it really useful to me? Is it something that I'm potentially going to tuck away for later? And I like that kind of bar in marketing as opposed to just sort of a throwaway thing, because I think it calls us to a higher and more substantial place.

And the third one is inspiration. You touched on this, I'm inspired by data very often in marketing, who is our customer, what does the data tell us about this customer and their wants and needs and aspirations, but also creatively inspired, because I think as much as technology and as much as templates and formulas are so much part of marketing these days, at the same time, I think the thing that separates out the ridiculously good from the sort of just okay or mediocre is a sense of artfulness, is a sense of creativity, is a little bit of inspiration in there.

And I'm not talking about a vast amount of inspiration, you have to go nuts, but just a little bit. And one of the ways that I always think about that, and this is just my own personal approach, but everything I do, I want it to be inspiring, not only to others but to me.

And so one of the things that I always try to do in everything that I create is just give a little bit of a nod to the audience. Just make them smile a little bit in everything that I do. And that's why that 10% funnier thing is on the front of the book. It's not necessarily laugh out loud funnier, but what it is, it's a subtle nod that this is not any other writing book. It's not a book that you feel like you're going to have to slog through and you're going to feel bad about yourself because you think, oh, I can never do this. Instead, I want it to feel accessible and fun, and that's why I signal that right at the beginning. And I think that's something that if you really think about it, internalize it, we all are capable of offering that little nod to the audience.

James Robert Lay:

I would say accessible, approachable even, because it takes a subject, and I'm so grateful for Ms. Bungo and Ms. Spradley. So my ninth grade AP English and 10th grade English teachers that I would say now working on my second book, manuscript is finished, I would've never considered myself a, quote,

unquote, writer. Communicator, 100%. But I wouldn't say it's the communication skills that I learned going back and narrative structure and how to tell a story and how that fits into anthropological models of humanity and art type. The seven ways of... I mean, all of that technical stuff that I probably glaze over, and this is so boring, now, 20 some odd years later it makes a ton of sense.

So the idea of humor, I would be completely remiss if I did not ask you how many pushups can you do now? And I ask for two reasons. One, once again, it's got a bit of humor to it and it's approachable. And then if we can segue from that into how is writing like pushups, because it made a ton of sense to me when thinking about just my own personal journey here, going back to ninth grade, 10th grade English class when I was like, ugh, to now like, ah, I get it.

Ann Handley:

Yeah. One of the goals of the first book eight years ago, but especially the new second book, is that I wanted to dispel the notion that writing is somehow literary or that it's only for a chosen few, that it's something that just a few of us are capable of and we are more capable than anybody else. We're the ones, we should be writing, should be writing all the communications for a brand, for ourselves, whatever. And one of the things that I very much wanted to dispel is that idea that writing is something that only a chosen few can do well. That's why I likened it to working with a personal trainer and learning pushups because it's literally that, I'm not going to say simple because it's hard, it was really hard for me to get up to 12 pushups. It's really difficult because I lack a lot of upper body strength. I'm just not built that way. So it was really hard for me. And so it's not that it's easy, but at the same time, if you want to do it, you will get there. And so that's really why I think about writing as working out with a personal trainer because if you practice every day.

James Robert Lay:

Put the reps in.

Ann Handley:

Yeah, you put the reps in, you go to the gym, you show up when you say you will, if you literally just put your bottom in a seat and practice every day, you will get better. And by the way, you may not ever be amazing. I mean, I will never be in the pushup Olympics, ever. And I don't even know if there is a pushup Olympics. But if there were, I wouldn't be in it. I just never would medal, and that's okay. That's not my goal. The goal is to get as good as I possibly can.

James Robert Lay:

Yes.

Ann Handley:

That's how I want people to think about writing. It's not about being the best writer, it's about being the best version of yourself that you can be. There's a little bit of a self-helpy kind of aspect to it. I totally will own that. But I think that in a world where we are all communicating every single day, we're all writing emails, we're all writing speeches for ourselves or for our boss, and then there's a million different writing tasks that we do every single day, and I'm just asking you to reframe all of that into a kind of daily workout.

James Robert Lay:

It all boils back to communication. I think the better you write, and once again, you might not be the best writer in the entire world, but it's about measuring progress. And you know, don't go from couch to marathon. No. You go from couch to 5K, couch to 10K, and your distances continuously get longer and longer over time, and then once you hit that marathon, then you're like, well, how can I improve on that? How can I get my times better and my splits better?

But I want to get your take on this because I think as we start to wrap up here, one of the biggest opportunities that I see for financial brands going forward, say to 2030, we talk a lot about, well, we're in the creator economy, and that's one of the arguments you make. We're all creators in the book. I'm also seeing another angle that we're moving beyond an experience economy into an expertise economy, and the individuals, the teams, the organizations that can effectively communicate that expertise with the marketplace, back to your point that we were talking about before, making it approachable and banking financial services is not necessarily inherently approachable, but if we can make it feel more approachable to the average person, I hypothesize that those will be the individuals, teams and brands that find an accelerant.

So I've been making recommendations to some CEOs at community banks, for example, write a book, you have a niche market, you have expertise, let's package that up. Because I think there's no better way to position authority than to say, hey, we kind of wrote the book about lending to commercial manufacturers or lending to military veterans, whatever the case might be. So there's this whole niche market play. What's your take on this idea of communicating expertise through writing, and how can the dear listener practically get started going forward as we wrap up here?

Ann Handley:

Yeah, I love what you just said about when you're coaching community CEOs, community bank CEOs about writing a book, for example, because the way that I see that is, it ties back to what we were talking about a minute ago about that formula of useful and inspired and empathetic. Because really what you're coaching them to do there is letting themselves be seen, letting people in their community see who they are, putting their name on something literally will do that. It'll put a stake in the ground and it'll say, yeah, the bank stands for this, but more importantly, I am the person who stands for the bank. And so I think a way to encode that is to show up, let yourself be seen within your own organization. In a world where a lot of our products and our services can be replicated, they can be copied, we see it happening all the time, and in every single vertical, every industry, what is the differentiator? It is ourselves, essentially, and it's your expertise so use your word.

James Robert Lay:

And then when you combine expertise with experience, that creates an exponential multiplier going forward into the future. So I'm just going to go ahead and put this out, as I'm wrapping up and like I said, the manuscript for Banking on Change is complete, should publish, I don't know, Q1, Q2, I don't think there's a better person to share this with publicly and just put it out there into the universe, the third book will be Banking on Expertise. So might want to come back and have another conversation to dive even deeper on that subject with you if you'd be willing to going forward into the future, Ann.

Ann Handley:

Yeah, I love that. Yeah, absolutely. I would love to do that.

James Robert Lay:

As we wrap up here, and this has been a great conversation and I thank you for sharing your knowledge, your wisdom, your expertise. Where can the dear listener pick up a copy of the book, number one, and then number two, what's the best way for them just to reach out, connect with you, say hello, and maybe continue the conversation that we started here today?

Ann Handley:

Yeah, so you can find the book at your favorite book seller at Amazon, at your local indie bookstore, if that's the way you roll, at Barnes and Noble, at Books a Million. So yeah, every single bookstore will have a copy or can get you a copy. You can find out more about me or connect with me at annhandley.com. I would love it if you signed up for my fortnightly newsletter. It publishes every other Sunday, annhandley.com/newsletter. It is the best newsletter, maybe, on the internet.

James Robert Lay:

I love it.

Ann Handley:

I don't know. Let's just own that.

James Robert Lay:

I love it. The best newsletter on the internet, fortnightly, not Fortnite, but fortnightly.

Ann Handley:

Yes.

James Robert Lay:

Every other week, connect with Ann, grab a copy of Everybody Writes, you will not be disappointed. And it is 10% funnier. So connect with Ann, learn with Ann, grow with Ann. And thank you so much for joining me for another episode of Banking on Digital Growth. This has been a lot of fun.

Ann Handley:

Oh yeah, this has been really fun. And I look forward to the next time.

James Robert Lay:

As always. And until next time, be well do good and make your bed.