

In their words:

Financial Services navigating challenges

Ally · Blackstone · Current · Emirates NBD · Evelyn Partners
iM Global Partner · Investec · MetLife · NatWest Group · Neon ·
OneMain Financial · Oppenheimer · Taurus · Vontobel



Siegel+Gale

Overview

As we've emerged from the initial phase of the Covid-19 pandemic, the world is facing a new set of stresses and strains. There's the war in Ukraine and global inflation. Elsewhere, the climate crisis looms larger amid expanding global inequality. The only certainty: the unpredictability and complexity of our world is increasing exponentially. In the fourth edition of our "In their words" series, we spoke to Chief Marketing Officers from across the globe to gather the learnings they took from the pandemic—and how that hard-won knowledge is inspiring new ways of meeting the trials ahead. As Healthcare stood on the frontlines of the pandemic, Financial Services finds itself in a similar position in regards to the current financial crisis. By focusing on the business of finance, the leaders we spoke with represent the best placed guides through the battles that confront us all.

Since 1969, Siegel+Gale has been working to help companies harness the transformative power of simplicity to battle complexity and build and amplify successful brands. We've had the privilege of partnering with some of the world's leading B2B and B2C organizations across sectors, from technology and financial services to healthcare, consumer goods and beyond.

We hope you enjoy reading this study and find as much value as we did. The insights are informed by our work with financial services clients, other stakeholders and a variety of brand leaders. Thank you to all our friends for sharing their valuable experience and time in creating this report.

14

Marketing leaders

6

Countries



30 - 45 minute interviews

Topics covered

Personal experiences

Importance of brand communications

Effects on marketing approach + planning

The role of brand and purpose

Lessons learned and future implications

Brand leaders

Ally



Andrea Brimmer
Chief Marketing
and PR Officer

Emirates NBD



Moadh Bukhash
Chief Marketing
Officer

Blackstone



**Arielle Gross
Samuels**
Global Head
of Marketing

Evelyn Partners



Simonetta Rigo
Group CMO

Current



Adam Hadi
VP of Marketing

iM Global Partner



Jackie Mills
Chief Marketing
Officer

Investec



Abey Mokuwatsane
Chief Marketing
Officer

Neon



Othon Vela
Partner & Chief
Marketing Officer
(Former)

Taurus



Victor Busson
Chief Marketing
Officer

MetLife



Michelle Froah
SVP, Global Brand
and Marketing

OneMain Financial



Jed Scala
Chief Customer
Officer

Vontobel



Henry Detering
Chief Marketing
Officer

NatWest Group



Margaret Jobling
Chief Marketing
Officer

Oppenheimer

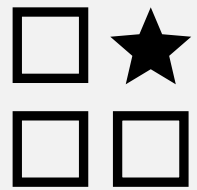


Joan Khoury
MD and Chief
Marketing Officer

Themes



Brands are navigating future challenges by utilizing learnings from the pandemic



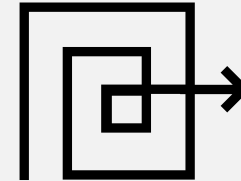
Financial Services has an opportunity to demonstrate the real social value it provides to the world



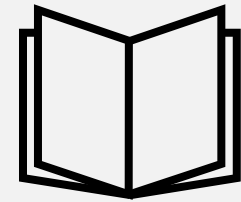
Purpose is still key for guiding brands through crises, but also in helping guide decision-making in communications



Audience expectations around trust is increasing rapidly. Authenticity and transparency are a baseline



Increasing complexity is driving the desire for simpler experiences



Financial literacy is low within many customer segments, and education is a key focus area for most brands



Brands led with emotion during the pandemic and this approach remains as new challenges arise



Brands are navigating future challenges by utilizing learnings from the pandemic

Over the last 20 years, evolving digital technology has brought constant change across every facet of human interaction, upending our relationships to information, business, shopping, health, entertainment, politics — even in the ways we relate to each other.

It's now widely accepted that the Covid-19 pandemic accelerated the speed of what was simply already happening. The consumer landscape has shifted. Typically, digital services were unofficially reserved for younger or digitally native consumers. But adoption of digital is no longer generational or based on something like the volume of your investable assets. The need for the human touch pre-pandemic was also more significant, yet widely unacknowledged by marketers.

While the evolution from counters to self-service in retail banks was already well underway, high value transactions or investments were more likely to include more personal, one-on-one attention. Now that society has collectively experienced digital-only, a return to a pre-pandemic landscape is beyond unlikely. This really is a new world.

From a financial technology perspective, the pandemic may have been a catalyst for evolution; from a societal perspective, it was disorienting to say the least. Beyond the health implications, lower spending inevitably meant lower investment, which resulted in global job losses putting many people in arduous financial straits. Agility was key in communications and messaging. As the situation evolved rapidly, it was important to be able to get the right message to the right customers at the right time. But there was also an opportunity for brands to make a genuine difference in peoples' lives. Many banking businesses acted quickly to relieve some pressure on people. Such initiatives included ending onerous overdraft penalties on customers' checking accounts, absorbing some of the fees and interest, and training call centres for emergencies outside of the financial realm.

Spending habits shaped initially by ecommerce during periods of social distancing shifted during the pandemic. Now, as the world slowly emerges, those habits are once again changing. Needs that were fulfilled throughout the pandemic no longer necessarily align with the where consumers are today — instead of social distancing and other emergency public health decrees, people and businesses are buffeted by high inflation, increased mortgage payments, and a cost-of-living squeeze. For example, at one point, keeping children entertained with new streaming services may have been the focus. But now, many of us are exhausting ourselves to meet such basics as heating our home or feeding our family. Some retail institutions indicate that many of their customers must relearn how to budget. There's a clear opportunity for brands that maintain the agile mindset and culture of customer-centricity refined during the pandemic. Businesses that provide genuine help to customers and the broader society stand to benefit in terms of positive brand perception. It's deeds, not words that will make the difference. While the daunting issues we face continue, Financial Services brands — and, in turn, the customers they serve — are better placed to deal with what is coming by forging a more nimble, more resilient, more collaborative approach to difficult economic and social questions of the day. The ultimate opportunity exists to further deepen relationships.



It accelerated what was already happening. All banks became digital-only for at least a stretch during the pandemic, which increased the number of people who considered doing all their banking exclusively online.

Adam Hadi

Current

It was a really important time to learn that when a big brand acts, it's deeds, not words. It can be something that is a reflection of the brand promise that you've made.

Andrea Brimmer

Ally

The pandemic was 2021, hyperinflation is 2022; but the red thread we're seeing now is that uncertainty is never going away. We live in a highly uncertain world. But life is more certain when it's powered by good advice.

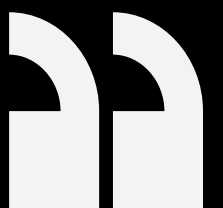
Simonetta Rigo

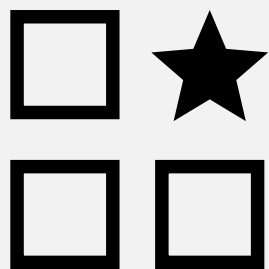
Evelyn Partners

It really forced marketing to think in a more multi-platform way. We're going to see that hybrid approach continue, which ultimately fortifies and strengthens our communications.

Arielle Gross Samuels

Blackstone





Financial Services has an opportunity to demonstrate the real social value it provides to the world

Customer and employee expectations are always evolving.

In a world of increasingly noticeable climate change, eroding human rights, and unsustainable levels of inequality, more and more people are demanding to know what the Financial Services industry is doing to help — and customers especially demand to know where and how their money is being used. People are calling for more conscious and conscientious actions from brands.

While many brands have been working to create a positive impact in society, not all have been particularly good at communicating it. Recently, there has been a noticeable increase in talk around investing in Environmental, Social, and Corporate Governance. From sustainability to philanthropy, many brands realize they must fully demonstrate the value they bring to the wider world. They know consumers are watching more closely than ever.

Diversity, Equity, and Inclusion is another area of greater focus for brands. As some political figures push against movements like Trans rights or marriage equality, many brand audiences appear to be calling for action. There's an expectation on the part of businesses to go beyond merely denouncing discrimination and bigotry while breezily promoting sponsored Pride celebrations every June. Such measures are regarded as meaningless window-dressing at best and cynical co-opting of deeply felt personal values at worst.

Basic inequalities are also a concern for major brands, particularly ones in countries strained by mass migration tied to economic pain outside their home borders. In some regions, many people do not have an adequate social safety net to protect them or easy access to credit.

Guiding and providing access to credit can give people the means to meet their basic daily needs to improve their lives — a frequently stated motivation for major financial companies who feel their altruism tends to be overlooked. However, implementing inclusionary initiatives is not without its own struggles. Often, initiatives can be broad and not necessarily fulfil the differing needs of underserved communities.

Beyond helping people, social programs present brands with an opportunity to demonstrate their human side, and differentiation from competitors. And although the importance of taking a stance on social issues is widely recognized, so are the challenges. Customers, for many brands traverse the political landscape, or simply hold contrasting personal beliefs. This is particularly tricky in the retail sector. With a topic like women's reproductive rights for example, many organisations will have employees and customers that may not stand on the same side yet hold quite strong convictions. Taking a stand on such a topic can potentially alienate stakeholders. In reality, brands will never be able to please everyone. Making decisions around divisive issues will continue to be difficult and will require bravery. Brands that are equipped with genuine values and purpose will be best positioned to navigate these choppy waters. While stakeholders may not agree with what a brand stands for, often, they will appreciate the sincerity and transparency displayed providing a bridge for collaboration beyond political or belief systems.



The scariest thing right now as a marketer and leader in a company is deciding which societal issues you should comment on and which ones you shouldn't. In today's fragmented political environment, you need to let your brand values guide you.

Andrea Brimmer

Ally

It's tricky because we have people on the political spectrum. So, we try to understand what our employees value, our clients value. What we care about is helping people and companies. And we try to stick to that.

Joan Khoury

Oppenheimer

So, we're working a lot to provide a path to credit. I mean, you may have been refused, but I'll show you how to get credit. So, we're trying to provide hope, we're trying to provide at least a way for people here to get access to credit and improve the quality of their lives.

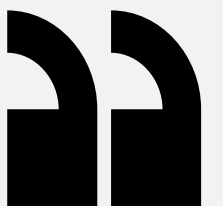
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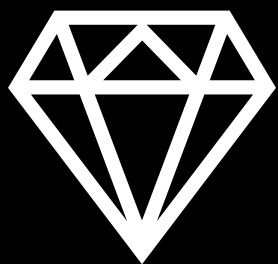
Neon (Former)

It's so important that we don't group people all together. With different inclusionary approaches, you start to see that there are big differences in peoples' needs. That's something that we're always cognizant of, to make sure our research and actions are more inclusive and better reflective of diverse needs.

Michelle Froah

MetLife





Purpose is still key for guiding brands through crises, but also in helping guide decision-making in communications

For most marketers, Purpose is not a new concept.

Widely utilised across industries, Financial Services would appear to be no different. However, traditionally, the broader industry has been viewed from the outside world as stale and boring – a category not known for its spark or distinctiveness. However, as more unique brands enter the market, incumbents are being forced to differentiate and people are now beginning to see the “why” behind what brands do. Something has become more tangible in Financial Services. There’s a new sense of a value exchange between brands, employees, and customers. It is the emotional justification for why audiences potentially choose one brand over another. Many brands from different sectors of the Financial Services industry are relying on a clearly defined sense of “purpose” that reflects a unique set of values. The embrace of purpose as a differentiator is common among marketers. But the notion of tying a brand identity to elemental concerns far from the bottom line remains unconventional in some regions. That’s especially true within the broader Financial Services industry. From empowering clients with advice or demonstrating a more human side, to providing a better future for everyone, each purpose reflects not just the organisation, but also the ecology within which it exists.

Like all aspects of brand, purpose must be genuine. It’s not created but uncovered. It’s an important journey of discovery where the process is just as critical as the outcome. Often, it brings to the surface nuances within a business that otherwise may have remained hidden. With wider access to information, audiences are also now better educated on the world around them. They are actively demonstrating to brands when they recognize an organization that is not being true to its Purpose. Authenticity is vital.

Although typically defined and owned by the Marketing team, as a brand attribute, true Purpose permeates throughout an organisation. Every act and communication is ultimately reflected by it. Purpose-driven marketing serves as a guide to supporting social programs that fit a brand’s identity naturally. As noted earlier, consumers tend to be suspicious when a brand takes up a cause or issue outside of its usual realm of business. Financial Services can be especially vulnerable to charges of “virtue-washing.” But when done with openness and integrity, purpose can provide an opportunity for implicit brand checks. For example, Purpose can ensure a product launch is perfectly aligned and connected to the brand’s sense of the bigger picture. For a campaign that may potentially pose some risk to a brand, Purpose can act as the sanity check. It also creates a sense of togetherness within an organization, unifying employees towards a common goal. This north star, communicated in a language that is accessible, allows employees to deliver better service to customers, by clarifying how their piece is contributing to the overall puzzle.



We need to be really closing that gap on what we say we want to stand for; what we're all about. We talk a lot about purpose, in turning how that guides decisioning, and how it must be the reality for the customer and your employees.

Margaret Jobling

NatWest Group

Sometimes you can end up with values which are a bit generic and say, 'I could have come up with those in two seconds.' But the truth is, maybe it's not the outcome, but the process that matters.

Victor Busson

Taurus

If you're not all pulling in that same direction for a purpose, then there's no point in us being here. That's why it's not only key to clearly articulate that purpose to your clients, but also to the people who are representing your business on a daily basis: your employees.

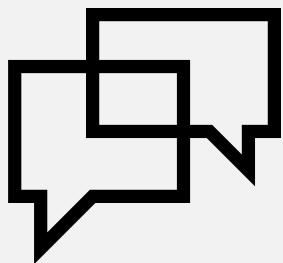
Jackie Mills

iM Global Partner

The point is we'll be able to explain how this is a piece of that bigger picture. I don't want to overdo the *that's the lens we drive it*, but I think it's there as the kind of sanity check of, we know we're going to have to explain it, and if it sits, we know we're on the right track, but if it can't, then why would we talk about that.

Henry Detering

Vontobel



Audience expectations around trust is increasing rapidly. Authenticity and transparency are a baseline

Financial Services has long suffered from a lack of public trust. News reports tend to emphasize negative portrayals of the industry.

Sensational headlines scream of banking secrecy and money laundering, corrupt executives with offshore bank accounts. Continuing to maintain investments in fossil fuels draws protests from climate activists, spurring more bad press. Memories of the 2008 financial crash also contributes to the stigma plaguing the entire industry. As the cost-of-living crisis deepens, and inflation and global inequality grows, the need for Financial Services brands to engender trust is critical. Along with other mounting expectations, customers today are demanding more transparency, honesty, and authenticity. The Healthcare industry's experience during the initial phase of Covid-19 can supply a range of lessons for Finance right now. Pharmaceutical companies and medical professionals were in a direct position to help people as the virus rampaged through the world's populace. This moment offers a chance for Financial Services brands to counter the poor perception it was tagged with in 2008 crisis. Dismal economic conditions present an opportunity for brands to demonstrate their true value to their customers as well as society now.

Still, building trust is a long process. It must be earned over time. The longevity of this process provides a natural advantage to established brands, particularly ones that have carefully nurtured a purpose-driven identity over time. Company size can also provide brands with an edge. Established, large businesses have built up a sense of identity through years of maintaining brand awareness. That easy familiarity with the public is the basis of their credibility. As such, they're deemed less likely to fall into financial difficulties, and with result, are less risky than game-changing upstarts whose untested profiles initially appear too good to be true to average customers. Delivering on promises made and ensuring alignment with brand values and purpose add to an established business's credibility.

Reputation matters. Treating employees the same behind closed doors as in the public eye is the very essence of "brand character." The reasons customers can trust a brand should also be communicated and demonstrated. Audiences naturally resist having faith in a brand that they don't know very well. For an industry that makes money from customers' finances, solid relationships are crucial. To ensure trust is delivered, some brands focus on having a small client base, with whom they can cultivate closer relationships. Fintech and other new entrants to the Financial Services sphere are innovating to compete with the levels of trust an incumbent can hold. Speed and favorable customer experiences through instantaneous responses, or real-time approvals on products can add nuggets of positivity which collectively raise affinity levels. By resolving issues quickly, and admitting fault when necessary, this speed, agility, and honesty can also go a long way to mitigating the negative impacts of a bad experience – especially considering how long it may take a large corporation or small rival to do the same. If the broader experience is generally positive and it is coupled with transparency and authenticity, then trust erosion can be minimized from slight transgressions. The key to trust is simplicity, removing the complexity from customers' lives and giving them less things to worry about.



We weren't the cause of this crisis, right? Like, '08, '09, we – finance – had a bad name. But what's good here is that we were actually helping solve things. And so, I feel, in a generational sense, we've recovered a bit of that trust. I don't think as an industry, we're the evil that we used to be.

Henry Detering

Vontobel

There is a lot of trust earned from traditional financial services and a sense of security that comes with it.

Adam Hadi

Current

In the last decade I can tell authenticity has come to the fore. Trust is up in the air and people yearn for that. Luckily for a bank, it's one of those institutions that you generally have a very long-term relationship with.

Moadh Bukhash

Emirates NBD

There was an extreme rise in customer expectations, for honesty, transparency, and authenticity. Those needs really popped to the top for every single market that we're in. That means that, frankly, you need to be trusted by your customers.

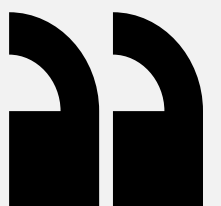
Michelle Froah

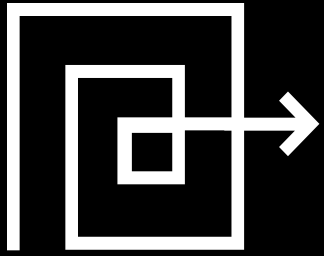
MetLife

It's very hard to put your trust in a brand that you don't know very well. So, for us it's about forging a deeper relationship with a smaller number of clients and developing an edge, an inherent trust, something that larger, more established brands don't necessarily need to do.

Jackie Mills

iM Global Partner





Increasing complexity is driving the desire for simpler experiences

Unpredictability is the only thing we can count on, it seems.

The wild shifts in markets and global events have only turned up the volume of noise that ends up driving the dizzying array of customer expectations even higher. Financial Services – suffering from high levels of regulation – is widely regarded for its impenetrable jargon and maddeningly bureaucratic experiences. Peoples' time is short and their attention is divided. Each small interaction and touchpoint that serves the clients' needs to the highest standard has become the baseline. Simplicity is vital for all brands in all industries – that's especially true for Financial Services. People put a premium on experiences that are easy to understand; transparent, honest communication is the essential ingredient to providing a customer with a rewarding interaction that keeps them coming back. Our **World's Simplest Brands** study found that \$402 billion is left on the table by brands that don't simplify.

There's a flipside view that larger or older businesses may hold an advantage when it comes to matters of trust. It's practically considered a truism that smaller, agile, or younger brands starting with a clean slate may have the edge when it comes to delivering simplicity. Legacy systems, outdated processes, and cumbersome experiences all contribute to the opacity that causes customer confusion and frustration even by the most respected marketers.

Customer journeys are not linear. Audiences bounce around unpredictably before fulfilling a call- to-action. Whether it's requiring people to provide the same information multiple times in a single touchpoint, or a subscription service that is intentionally cumbersome to unsubscribe from, the result can be harmful for brands.

A lack of clarity and a seamless user experience will drive customers toward a simpler alternative. Moreover, organizations who trade ease of use for profit are at genuine risk of a much harsher response that may hold long-term negative brand implications. While often brands may use overly-technical terms and systems as a way to demonstrate quality or knowledge – after all, Financial Services is mysterious and obscure to outsiders – in truth, it only serves to turn off customers and raise their suspicions of the industry.

Being proactive in crafting clear, comprehensible solutions and pathways for customers can take many forms. Start by removing barriers to the goal at the end of the customer journey. Be the translator in the foreign land of brand communications. Shift the focus from where there is less understanding – sharpen communications to what the customer wants and needs to know. Find the balance between security and ease-of-access. Identify where the pain points and friction exist and remove what's unnecessary. Achieving simplicity is far from simple. In an industry as bewildering and imposing as Financial Services, it's key that a brand educate an audience and help them understand their fullest options.



Most people around the world are just feeling a little bit more uncertain about the future. It's in that context that companies need to be a trusted partner and advisor for their customers.

Abey Mokgwatsane

Investec

We think about the language that we're using. It is important to be simple and reach people in a way that will best resonate. We try to de-jargon, to use as little terminology that requires a PhD as possible, because ultimately all audiences want a straightforward, digestible message.

Arielle Gross Samuels

Blackstone

Ease is more than just making it easy to do a transaction. Of course, we want to make it easy for customers to do things such as uploading a document for review. However, for us the concept of ease also encompasses the language we use when speaking with customers. For example, asking a customer if they want us to ACH the funds? May not make sense to them. Ease is also about avoiding jargon, communicating in a straightforward way and making financial concepts more accessible.

Jed Scala

OneMain Financial

We're simplifying what we have as cashflow planning advice. It's the core part of our business and we're bringing that to less affluent customers in a self-served way, with the support of a coach that you can speak to so that everyone can have that feeling of certainty.

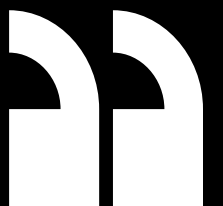
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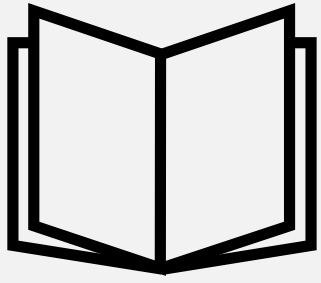
Evelyn Partners

That single customer view, which I know is nirvana for most service businesses, is actually really hard to get to for big legacies. Our job is to simplify those experiences, view the customer as one.

Margaret Jobling

NatWest Group





Financial literacy is low within many customer segments, and education is a key focus area for most brands

It's a universal problem: a lack of financial literacy among customers is a lingering issue for money management brands.

Whether it's retail banks or asset management firms, there are two twin needs the industry must tackle to shore up brand value: first, ensure customers understand how to get the most from the financial tools at their disposal; secondly, establish methods designed to protect consumers from bad actors. The answer to both issues is education. Providing even a basic understanding of financial services tools and processes would go a long way to solidifying customer relationships. While some brands must balance customers with different knowledge levels, like retail and institutional investors, in reality, most people are not financially sophisticated. They lack a firm grasp of the nuances, terms, and acronyms that professionals are easily conversant in. The gap in knowledge between practitioners and customers is made more difficult when working across multiple languages for different cultures. As a society, we face a potentially devastating financial crisis ahead where many people will retire without savings or access to income. Guiding an audience to available services and outlining their roles and responsibilities along with those of their financial partners is just as important as a simplified customer journey.

Teaching and learning takes time. Many people come to Financial Services with a lack of basic skills to best manage personal budgets. It's critical to ensure the promotion of certain products is done so carefully. However, increased literacy can improve the lives of many if executed correctly. Providing even rudimentary skills around budgeting can lead to better planning for the future — and more satisfied, loyal customers. Increasing awareness and understanding of investing can potentially help many retail customers make more from what they have — a key skill that is under-utilised by society.

Some brands are taking aggressive steps towards improving financial literacy, focusing on innovations like gamification that may present the topic to consumers in a way that is a more inviting and less intimidating form of instruction.

It's important to shift focus of education based on audience and level of understanding. The type of education that will be needed will fluctuate in levels of sophistication and detail. Education is not one size fits all. Understanding the needs of different audiences is key, as literacy campaigns can be tailored as necessary to maximize value for customers.



Financial investing is a tool that everybody should be using. I mean, it's a very valuable tool and a key skill probably underutilized by society. From my American context, the lack of financial literacy and financial preparedness is a ticking time bomb for the generations that are going to suddenly be at retirement and have no money.

Henry Detering

Vontobel

You need to educate a lot. So, it takes time. It's really education, education

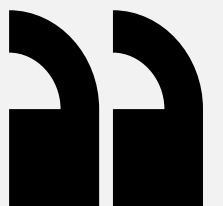
Victor Busson

Taurus

We have always been very careful in pitching our products and on proposing credit. Credit can be something that can help, but if it's used in the wrong way it can be a big problem for people. So, we focus a lot on positioning Neon as a fintech that has to help improve the quality of life of the population, which means we talk a lot about financial education.

Othon Vela

Neon (Former)





Brands led with emotion during the pandemic and this approach remains as new challenges arise

Since the pandemic began, brands across all industries have leaned more directly into emotion when engaging with customers.

Many organizations shifted their emphasis from traditional, cold demand-generation communications to focus on messaging that helps guide customers through these challenging times. Brands have seen the value. They've taken those learnings from the pandemic and doubled down. As a result, strategies for solving customers' problems have become more ingrained in the communications process. Money matters can place heavy strains on customers' day-to-day lives. Outstanding bills, car repairs, unexpected medical expenses can quickly cause a person's life to seemingly spiral downward. Consumers' sundry crises often appear outside a Financial Services industry brand's area of view. But by extending a concerned hand to a customer going through a tough time, a Financial Services provider can alter the perception of itself and the industry at large.

Genuine empathy has been the key trait that many marketers have wrapped their brand experience around. Many initiatives that were introduced during the last two years are fully embedded into brands' long-term plans. As we've noted, brands have incorporated a range of worldly concerns into their identities. Diversity, equity and inclusion is at the top of that list of issues brands must factor into defining who and what they are. Training staff to upskill so they're equipped to deal with emergencies that would typically be far outside of their remit. This embrace of empathy is not just reserved for customer relations. Leading with empathy is essential to managing the employee experience. There's a clear recognition that all employees are customer representatives. If stakeholders feel strongly about the company they work for, it'll show in the marketplace — in positive or negative ways, depending on the direction of those feelings.

The seemingly endless and extreme social upheaval the world has seen in recent years has changed how people view and value their lives. And it's had an indelible, corresponding impact on brand positioning. Creating an emotional bond with customers provides the opportunity to demonstrate how a brand's products and services aligns with a customer's needs and beliefs in this shifting and unpredictable time. It's long past time for organizations to deepen relationships. As each Financial Services player, established or startup, enhances their own reputation in the eyes of the public, they extend a highly visible halo effect to the entire industry.



We've begun to train our call centres on how to deal with the emergencies, how to get people help beyond the ambit of this is how much you have in your account. It's built into the DNA of the organisation.

Abey Mokgwatsane

Investec

That is what is on people's minds: their money and their world. It's their way of having freedom. But people really are becoming adventuresome. And they're thinking about their quality of life much more than they did before the pandemic.

Joan Khoury

Oppenheimer

In the end you're creating an emotional bond with your customer. You're not creating a Google ad that they'll be fans of. That's just a delivery mechanism. In the end, it's about the kind of impression you want to leave on your customers.

Moadh Bukhash

Emirates NBD

Our three customer experience principles: Ease, Empathy, and Encouragement help us to meet the emotional needs of our customers. For context, our customers can be in difficult financial situations when they reach out to us for help. As an example, maybe their car broke down. If they can't get their car fixed, they can't go to work. If they can't go to work, they can't feed their family. These are highly emotional moments. So, it's about delivering empathy and understanding as we help them through that situation.

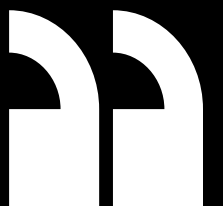
Jed Scala

OneMain Financial

We want to show up as earnest marketers. Using our voice to lead with conviction and empathy to the end customer is very top of mind. I don't think that's going to change.

Arielle Gross Samuels

Blackstone



Thank **you.**

We are grateful to these 14 CMOs and the various brand leaders we've spoken to for being so generous with their time, experiences and insights.

About

Siegel+Gale is a global brand strategy, design, and experience firm.

Since 1969, our branding experts have blended emotion, art and rigor to design brand experiences that surprise, delight and drive measurable results. For over 50 years, we have championed simplicity for leading corporations, non-profits and government organizations worldwide.

No matter the brand challenge, we activate our brand purpose: to make it simpler for our clients and colleagues to succeed.

We are committed to keeping our community engaged through our virtual roundtables, practitioner-led webinars and thought leadership content.

If you would like to join an upcoming conversation, visit events.siegelgale.com

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