

Michael Bertini:

Everybody's always looking for the secret sauce and the golden goose, and the next best thing since sliced bread, content hasn't changed. Content has always been king, relevant content has always been king, quality content has always been king, it just hasn't changed.

James Robert Lay:

Greetings and hello I am James Robert Lay, and welcome to another episode of the Banking on Digital Growth podcast. Today's episode is part of the exponential insight series, and I'm excited to welcome Michael Bertini to the show, because he's doing a lot of good work right now as the online marketing consultant search strategist at iQuanti. Michael welcome.

Michael Bertini:

Thanks for having me.

James Robert Lay:

Right now we are in a very interesting time. One of the things that I like to know from you is what are you working on right now that's exciting even amidst of all of this COVID-19 crisis, this health crisis? Because what I see is next, the opportunity for financial brands is the COVID-19 financial health crisis.

Michael Bertini:


From our perspective, it's interesting because when all this happens, everybody obviously freaks out, it's a big panic. What's going to go down? Are people going to get laid off? iQuanti we're very fortunate in the sense that majority of our clients, our large enterprises and a lot of them are in financial services. Right now, at least from what we're seeing is people are actually doubling down on content. Now that everybody is remote, everybody meaning all industries pretty much are remote, everyone's doubling down on content. Even though they're pulling back in some paid efforts we've seen, they're creating massive amounts of content and doing a lot of PR for that content. I would say like right now, at least what's new and exciting in all of my conversations is, legal and compliance teams before for a large enterprise takes six, eight, 12 weeks to approve of a piece going out. Now it's like within 24, 48 hours, we're having content being approved by LNC and saying yeah let's push it out. Let's get as much content as we can out there to the market.

James Robert Lay:

It's really good to hear you say that because I can tell you from our worldview and talking with different financial brands, I've heard some concerns from those who work in content, because they're typically maybe a little bit lower on the totem pole. They've shared with me in private. They're like, "I'm concerned if things get bad my job's going to go." I'm like no, you're in a really good place right now being in content, because you are the conduit to which you can communicate confidence, you can communicate clarity, and that's what people are looking for in this time of crisis and confusion, right?

Michael Bertini:

Yeah 100%. Actually, I just had this conversation with a writer yesterday. He writes for Forbes and a few other big publications. We were just having this conversation like dude right now take as much freelance work as you can. Take as much as you... This is right now for you to rack up as much cash as possible. Everybody needs content right now. I think even amidst this whole pandemic, a lot of publications, I'm even getting these emails from editors that I know, junior editors that I know that are reaching out and like, "Hey, can you please send me something that is not coronavirus related? Anything, dude, send me



any sort of content that you have that's not coronavirus related. Our readers are asking for stuff like that."

Michael Bertini:

I think that kind of goes, I was listening to Dr. Phil his in-home thing or whatever. He was basically saying he's like, "Listen, you have to think about the mental health aspect this is causing on people." A lot of people, I mean, I work from home. I understand what it's like all the time. But for somebody who's now in total isolation, this takes a toll on you. Then even the concept of like what's next, this takes a toll on your mental health, and we never really talk about these things. I think about how this all can play together. Marketers really need to take this time right now to get as much content in front of people as possible, letting them know that things are okay, and there's other things to talk about other than just what's going on right now. Happy content.

James Robert Lay:

Yes, because people are looking for help and hope. Be the rock in the sea of chaos that someone can cling to, be the light of clarity to create a path forward out of this darkness. We just had this conversation with Amy McGraw at Tropical Financial, this idea of like mental health. There are seven stages of grief that people are literally having to work through in this massive change of environment. Anything that we can do to provide clarity, to provide confidence, to help build someone's courage, it can't be all doom and gloom. I've even told financial brands look, pull off the coronavirus the little like the news image of the virus on their COVID-19 page. Because that sparks subconsciously you're subconsciously communicating fear, little nuances.

Michael Bertini:


100%. Things like that, and I think this kind of goes into what sits in our subconscious. When we see things like that, you start to panic. Truth be told, and a lot of people think this affects one certain type of demographic or psychographic. The truth is, it doesn't matter how much money you have. If you have your IRAs [inaudible 00:06:31] your Roth IRAs tapped every year, you're a total investor you're playing the market. It doesn't matter, it still affects you. It'll sit in the back of your head and it'll linger, and that fear is there. I think the goal needs to be like let's talk about something, and not to discredit it, not to put it off because it is what it is it's here.

Michael Bertini:

But give users a mental out, give them that opportunity. Before we had tablets and all these computers and stuff like that, where you'd have to go through a book and read a book and actually get out of this world so to speak in your book, we need to do that. We need to bring that back to users. I think users will appreciate it. I did a post recently that said right now is the time where you get to see what brands that you want to use in the future. How brands behave now is going to determine how their users go back to using them or even use them in the future.

James Robert Lay:

Man, this whole theme of content, because content what I teach is content is the fuel of the digital growth engine. That's what gets the gears turning, whether it be on the ad front, whether it be on the website, whether it be in marketing automation workflows, whether it be in sales and service enablement. Content is the fuel that turns these gears. If people are looking for help to use your point, if people are looking for an out, I love your analogy of books. One of the things that I think is very practical and I've made this recommendation in a strategic coaching session that I did a couple of days ago is



Facebook, social media. Set something up like an event and then use Netflix Party. Have you seen Netflix Party?

Michael Bertini:

Oh my gosh yeah you're nailing it. Yap that's it.

James Robert Lay:

Because you're truly getting people... I know you're a big Deadpool fan. I know you love the comics and the movies. But if we can build these micro-communities digitally in this time of isolation, we're human beings, we thrive to come together as people, as a community. Netflix Party is one, I think even like I'm a financial brand promote local business, do cash mobs, like digital cash mobs.

Michael Bertini:

That's a great idea actually. If any of my clients hear that for local businesses definitely do that, that's a great PR approach. Having some of your local credit unions or branches do that, like in some way, shape or form help promote the local businesses through social media, it's huge. Unfortunately at a local level, that's where you see a lot of credit, credit unions do a little bit better job, but banks typically focus more on the national level, at least from a search perspective. That's a great idea for local branches.

James Robert Lay:

One of the things that what we're seeing is the need to move quickly, the need to adapt, the need to evolve. Not only our actions, because what proceeds actions is our thoughts. What from your perspective can financial brands do to not get stuck, but to use this almost as the need... We've got to get moving on this digital strategy piece. Because some are like dip toe in their water, some not so much. But what do you think? How can they move more quickly in a time like this?

Michael Bertini:


I would say so one of the things especially I see it like it's big with financial brands, especially at an enterprise level, is there's so many layers to getting something out. The credit unions I think and it's interesting because I even talk about this with the big national brands. But a lot of smaller credit unions can actually take search away, like share a voice away from these bigger brands, because they're more agile. When you think of these credit unions that are doing really well, obviously I'm in Florida so I know of a bunch of them here in Florida or a few here in Florida that do well, but it's because they're agile. When you're at a very enterprise level and you have all these layers to get through stuff, at some point you have to start chopping layers if you're going to want to be this demand ready.

Michael Bertini:

I'm not going to say that this is a blessing in disguise having a pandemic, but a lot of brands right now this is the perfect time to test an agile strategy. Because it's like you need to be as agile as possible right now with everything. With your social media responses, with your somebody writes a review on you, you need to comment back. Just across the entire board being as agile as possible, now is the time to do it, and now's the time to put it in practice. If right now you had previously a brand manager approving all content and legal and compliance, it's like does it really have to roll that way?

James Robert Lay:

Let's take a really practical example, something that I saw come across my feed of a brand and not in financial services being agile, but it's one of the world's biggest brands. To where they changed their



brand. They have transformed their brand for the time being, and that's McDonald's. Have you seen what they've done with the golden arches?

Michael Bertini:

Mickey D's yeah that's genius.

James Robert Lay:

They've separated the golden arches to represent social distancing, and what better way to be aware and then to be able to take action. Because when you look at agile, I break this down into like four components: plan, produce, promote, perform. Doing that on a 30 day cycle and then learning and then applying that. But where, to your point, they get all these layers, fear, failure, that might be what holds people back. I think there's got to be some type of leeway of dynamics yes?

Michael Bertini:

100%. It's interesting. I think they do well at the planning stage. That's where there's not as many layers there if you will. Especially when you're working with an agency like us, we help there. But then when you look at performance, and just generally speaking, a lot of things don't get put out and tested just because of how long. By the time that things get pushed out and tested you've already missed it. You can literally follow Google Trends, it's free. Any of us can all follow Google Trends. Even if you're not a search marketer, and you're just a business owner, a small business owner, you can follow Google Trends. It's absolutely free.

Michael Bertini:

You could see what's going on and what's trending right now. It's crazy but you can leverage. I assume if I just, I don't know I was a plumber, a local plumber, I would figure out a way to look at Google Trends, and then figure out how I can tie in any sort of what I do into what's trending. Because it's that easy to get picked up, and people think it's this huge rocket science and it really isn't. It is so quick to get picked up and become trending. People do it all the time, super easily just by watching Google Trends.

James Robert Lay:

It's about listening, it's about learning and it's about applying that learning.

Michael Bertini:

Application.

James Robert Lay:

That's where I look at the digital growth operating environments, there's four of them. There's learn, there's thinking, there's doing, and then there's reviewing. You mentioned that they're good in the planning, I would actually maybe push back a little bit on that, where I feel like financial brands do a great job is in the execution, the doing, because that's where they get stuck. They get heads down and they don't get heads up. Then the world, the environment changes so quickly, so it's really about creating space and time and making it a habit. It's new thought process that have to be created through this. One of the things that I saw, and we were published together on this in an article for The Financial Brand, which we were supposed to both be speaking there this year.

Michael Bertini:

We still will be hopefully it just pushed back.



James Robert Lay:

We will. It just got pushed back and I'm really looking forward to that. But is what's going on, because you've mentioned content. You keep coming back to this idea of content, and we're like minds on this because the ad game is changing so quickly, it has changed so quickly. I've been frustrated for financial brands who are throwing millions of dollars away and they're unable to even quantify. Let's talk about the changing ad game, particularly with what's coming in 2022 with Google and Chrome and the limiting of third party pixels.

Michael Bertini:

I think that this is tricky, because obviously from a marketer's perspective, I'm like, I want as many cookies as possible. I want to have you cooked up so I can know everything about your whole life and then some right?

James Robert Lay:

Right.

Michael Bertini:

It's so funny because people are like, "My phone is listening to me." If I could do that as a marketer, I promise you I would do that. Now as a user on the other hand and understanding security and privacy, I understand the concerns behind it. I'm sure if anybody reads any of the articles that I put out or where I've been quoted, people know that I am definitely, I go against the grain with Google quite a bit. That's because I've been doing this for some time and I've realized how much Google says one thing and it's completely doing something else. I think getting back to this whole content idea, is content having these walled gardens if you will. When you're able to have relationships with several sites, where you can offer free content and exchange content, and have these "partnerships" with these sites, you're still able to leverage if you will some of this walled garden concept, right?

James Robert Lay:


Correct.

Michael Bertini:

Content in general is I mean it's a big weightage in Google's algorithm. Content has always been king. I get asked maybe once or twice a month in our meetings, "What's new in Google's algorithm?" Everybody's always looking for the secret sauce and the golden goose, and the next best thing since sliced bread, content hasn't changed. Content has always been king, relevant content has always been king, quality content has always been king, and just hasn't changed. I think that you one help yourself from a search perspective, but two seeing how Google has been going, not just recently, meaning the past year or so with walled gardens, but just with everything. How if you have a paywalled content site, you lose your rankings. I have a case study on that that I'm working on right now.

Michael Bertini:

A big, actually one of the largest financial publications in the United States, if not, maybe even globally is a client of ours. They implemented paywalled content, taint their rankings. That's crazy to me. But Google will do the exact same thing. That's Google's plan, that's their ultimate goal. It's like, as a marketer, you have to think to yourself, how do you future proof? How do you make yourself where it's evergreen? I think you have to put a strategy now in place where you reach out to all these affiliates that you have, and you reach out to even people who you think couldn't possibly be an affiliate to you and a



partner, and offer some sort of content exchange. This way you can get yourself in some sort of walled garden.

James Robert Lay:

What you're referencing is a lot of what I teach, and that is transforming the marketing team to start thinking more like a media publication, a media organization, and less like a traditional for God sakes the kids that play with paint and crayons, I'm a glorified in-house Kinko's. No, we're a media organization and we have a strategy to not only produce, because that's only one half of the equation, but then to effectively promote the content that we produce right?

Michael Bertini:

Yap 100%. That gets into off page SEO. It's not about what you say about yourself. You can talk the world about yourself. You can say you're the latest and greatest and the best thing, but it's what others are saying about you. You definitely want to take that approach that you were referencing.

James Robert Lay:

Let me ask you, when we're talking about content production, is there a recommendation to the amount of content a financial brand should consider producing on a monthly basis for relevancy, for ranking? Anything from your research that you've looked at there?

Michael Bertini:

There is no cookie cutter solution, I know everybody looks for it. Especially like we'll get into meetings and everyone's like, "How many words should I write? What's a good amount of words I should be writing?" Or how many content pieces should I produce a month? It's really based on competition, who you're competing against. If you're like many of these financial brands and you're competing against an aggregator like NerdWallet, who by the way we all built, and by we all I mean all the brands who decided I'm not going to create content, that's a dumb idea. You'll never make money off of creating content. It's like, well now you have NerdWallet. You now pay NerdWallet a fee for all those referral business. I think that if you're competing against somebody like a NerdWallet, especially if you're a smaller institution, I would say try to think of a different content strategy.

James Robert Lay:

An angle, different angle.

Michael Bertini:

Different angle exactly. Both from a topic perspective, but also from a quantity perspective. It's just so difficult to compete.

James Robert Lay:

I'll tell you like, because here's the opportunity that I see, because you got the big players and if I'm the smaller local institution, that's the opportunity is to try to focus more locally number one, and number two, I have given just because people like, "Well, can you just give me some guidance?" I'm like look three to 5,000 words per month. Let's just get that as a... It's almost like you go to the gym and you're asking, "Well, just give me some reps to do." Okay here, do these 30 minutes on the treadmill, 15 minutes on the stair stepper. Just to at least get started, and once again create the habit. But then when you start saying, well, three to 5,000 words per month, I see the look of fear come across their face, well how are we going to do that?



Michael Bertini:

Freelancers. There's content going back to what we were talking about earlier. There's so many writers that work remote, mommy bloggers. Target these people, send them an email, find a mommy blog, send her an email. Find a daddy blogger, send him an email. Ask them, hey look, we'll pay you whatever 50 bucks a piece or something like that if you're a smaller, 75, whatever it is, whatever the fee is. Hire freelancers to create this content for you. Then as far as like if you were looking for that where's a good place to start? Like you were saying in building a habit, do press releases. Start off with two press releases a month. Just get some content out there to market, get your name known, cover that, whatever that niche is, that angle that you're looking to cover that won't compete with the bigger sites. Find whatever that angle is, and then put some content together and then put a press release out.

Michael Bertini:

As far as content on your site, if I were speaking to somebody like let's say Tropical Financial, I would say put together several content calendars. One content calendar that talks about your on-page content. Things like blog kind of content that can go out in email blasts that can go out on your social media, that you could use for remarketing and page content. Set the foundation on your website because that's critical. But then create supporting content for that content. Then push that out as well through press releases. You can find a release now, I mean they're dirt cheap this days. They're like \$149 for a single press release. That single press release can generate a lot of buzz for you. Local buzz, national buzz. You can have other editors finding it and say, "Hey, I like that, can you write this piece for me?" There's a lot you can be doing right now.

James Robert Lay:

I really like where you're coming, the angle that you're attacking this problem with, freelancers. There's a gentleman by the name of Phillip Taylor or PT Taylor. He has a platform called FinCon, and there's even a FinCon marketplace that you can go and find people who are already creating these micro brands, micro-influencer brands around things like personal finance, that I know would love to create content and be able to expand that transfer their knowledge. I think that's the key. We were in the service economy. We've moved into the experience economy. My prediction, as we continue down this path, we're going to be moving into either the knowledge economy or what I would call the expert economy. That's where content can be played to position yourself as the expert within the communities the financial brand serves. When we look at there's a lot of opportunity to create, there's a lot of opportunity to capture, what should a financial brand on the flip side be aware of, of not getting distracted? There's a lot of bright, shiny objects, and I think we're on the same page with this one as well, voice search. Hype or help?

Michael Bertini:


That's all hype. That is all hype.

James Robert Lay:

It's been making its way. It's been making its rounds in the industry trades, like that's the next big thing, and I'm right there with you bro.

Michael Bertini:

I get into so many meetings James where it's like, once again these algorithm meetings where everybody wants to know, especially when you get SVP level. What's the thing we need to be looking out for the future? No shots by the way at my friends who are as SVPs at these brands. It's one of those things that like, it's like AnswerBox. When AnswerBox came out, everybody's like push it hard, look these click



through rates are massive. You're literally collision zero. You're at the top, everyone's going to see or whatever. I remember, so actually one of my mentors and somebody I look up since the beginning of time, Rand Fishkin he-

James Robert Lay:

Moz.

Michael Bertini:

Moz yap, he used to run the show over there and he's doing his own thing at SparkToro, but just an amazing guy. He's totally against the grain. He will tell it how it is kind of person, just an amazing guy. He came out with some data, but I remember being in these meetings and saying, guys, maybe we shouldn't really focus on an AnswerBox. Because think about it, at least when I've seen it, I don't click it. I see it, I get my answer, if I don't get my answer I scroll down or I research what I'm looking for. I'm not actually clicking it. Rand did this study, and he found out the exact same thing. That challenged us to go and look at client data, and we found out that they actually convert lower having that AnswerBox result. Do they get more visibility? Sure yeah, they're listicle right? They're going to get whatever their how to is. But ultimately that doesn't pay any bills. It doesn't generate any money for anybody. It actually hurts us. Google's whole goal, and I've been quoted on this before, but Google's whole goal is to keep you on Google.

James Robert Lay:

That's where they make money.

Michael Bertini:

Exactly. It is not to send you away from Google. So many times when I've spoken at conferences or in meetings or speaking with other SEOs training them, they're constantly on this idea like Google is for helping you out. Google is not for helping you out, Google is for helping Google out. They want you to stay on their platform and that's how they generate money.

James Robert Lay:


It's so funny to hear you say that because I bust my wife on this all the time when I'm seeing her search something, and she clicks, even if it's like a branded search term and then she'll click on the top, that first link. I'm like, "You just cost them like \$10, don't do that. Go to the first organic search term." I can't tell you even with branded search how much money is thrown away, but it makes Google money.

Michael Bertini:

Especially these days. In 2020, let's say go back seven or 10 years, let's go back a decade. I didn't have these issues with clients 10 years ago, a decade. I was not seeing people compete. I did not see Bank of America compete with Chase for their own terms. That was not a thing. Now you have big brands like Chase paying, I'm not going to go on a budget, but big money just to rank for their name. How is that fair? That doesn't even make sense. That should not be a thing, but why is it a thing? Google makes it.

James Robert Lay:

Because Google wins. Google's the only winner, and it's like a zero sum game at that point. I like what you're saying about Rand. When everyone is doing, and I'm the same way, I'm a contrarian. When everyone's going down that path, I'm like, well that's too many people, let's go down this path. Let's just see what's there. There might be something there might not be, it's just my inquisitive nature. Man this



has been such a fun conversation Michael, seriously, appreciate the time, and you dropping some knowledge and sharing some insights. Let's look ahead. Two years into the future, a bigger, better brighter future for us all. What is one thing that you feel needs to happen for financial brands between now and then, for financial brands to continue to make progress along their digital growth journey?

Michael Bertini:

This is going to be a little bit, so I know I'm going to piss a lot of people off with saying this, but it's sticking to the foundations. A lot of brands are all looking for these different angles if you will, to take, and these next golden geese. They completely go off foundational stuff. The only thing I could think of right is when you look at a martial art, when you look at something like karate or taekwondo or any martial art, or jujitsu, wrestling. I remember my wrestling coach, both in middle school and high school, both coaches actually telling me specifically coach Phillips, my high school wrestling coach telling me learn these set of moves. Become the best at these moves and drill them over and over and over. Drill them so much that whenever something happens, it will automatically trigger.

James Robert Lay:

Make them a habit.

Michael Bertini:

Make them a habit exactly. It's so funny because even till this day, and I have a background in a few different disciplines, but even until this day my wrestling, somebody goes like my son goes to grab me, and I have certain reactions that are just automatic. Or certain training that I've had with firearms training, where certain things just are automatic because you've done it so much, those are foundational.

James Robert Lay:

Second nature.

Michael Bertini:


Exactly. We need to get back, if brands really want to be evergreen for real evergreen, not just this conceptually the concept of being evergreen, but really be evergreen is, go back to what the foundation is. When you think of an algorithm, everything revolves on two things. The two biggest things is going to be user experience, your website. So having a functional website that performs well. These days obviously it needs to be fast enough for mobile devices. But then the biggest, the absolute biggest thing is your content. It's having all of the content in place. That's the foundation. People talk about let's build links. I hear that all the time. It's funny because I spent a large portion of my career as a black hat SEO selling links, hypothetically speaking selling links.

James Robert Lay:

We all have a questionable past [inaudible 00:32:08].

Michael Bertini:

I remember being approached, and even to this day sometimes I'm approached it's like, "Let's build back links. How do I get more links? I want links." All these link things. It's funny because I made so much money hypothetically selling links at one point, and then obviously Google penalized everybody for that tactic. But you don't build links to pages that don't exist. If you don't have content that's talking about



how to save money traveling or your travel rewards card, or how to tips to saving for vacations. If you don't have that content, nobody wants to link back to your sales and marketing pages.

James Robert Lay:

That's right.

Michael Bertini:

People don't want that. Stop trying to marry people before you court with them. Getting back to the foundation and building content is going to be key.

James Robert Lay:

Man what a great way to wrap this up in a bow, because we see as we're moving into this COVID-19 financial health crisis, a lot of people are going to be affected, but what does not change is this: money has been stressful, money is stressful, and money will continue to be stressful regardless of the environment that we're in. It is our job as financial brands to reduce the stress, to provide help and hope, and then to provide a clear path forward to a bigger, better brighter future. The way that we start to do that is through the content that we produce, that we promote, and ultimately date, court before you ask for that hand in marriage. Because it takes time for someone to make the right decision. Very, very good stuff. How can someone get in touch with you if they have additional questions or just want to connect and say hello Michael?

Michael Bertini:

LinkedIn is the best place. There's a few Michael Bertinis, but I'm the Google ninja, so that's how you can find me on LinkedIn. Then as far as getting in touch via email through iQuanti, so michael.bertini@iquanti.com. Either of those places, I know some people love Twitter, I'm also on there, Bertinii with two Is at the end and yeah.

James Robert Lay:

We'll get all that linked up in the show notes, Michael hey, thanks for joining me another great episode of Banking on Digital Growth. Thanks Michael.

Michael Bertini:

Yeah, thanks for having me.

James Robert Lay:

Until next time be well, do good and wash your hands.