



Top Language Tips for Better Emails

The Best in Financial Services Marketing



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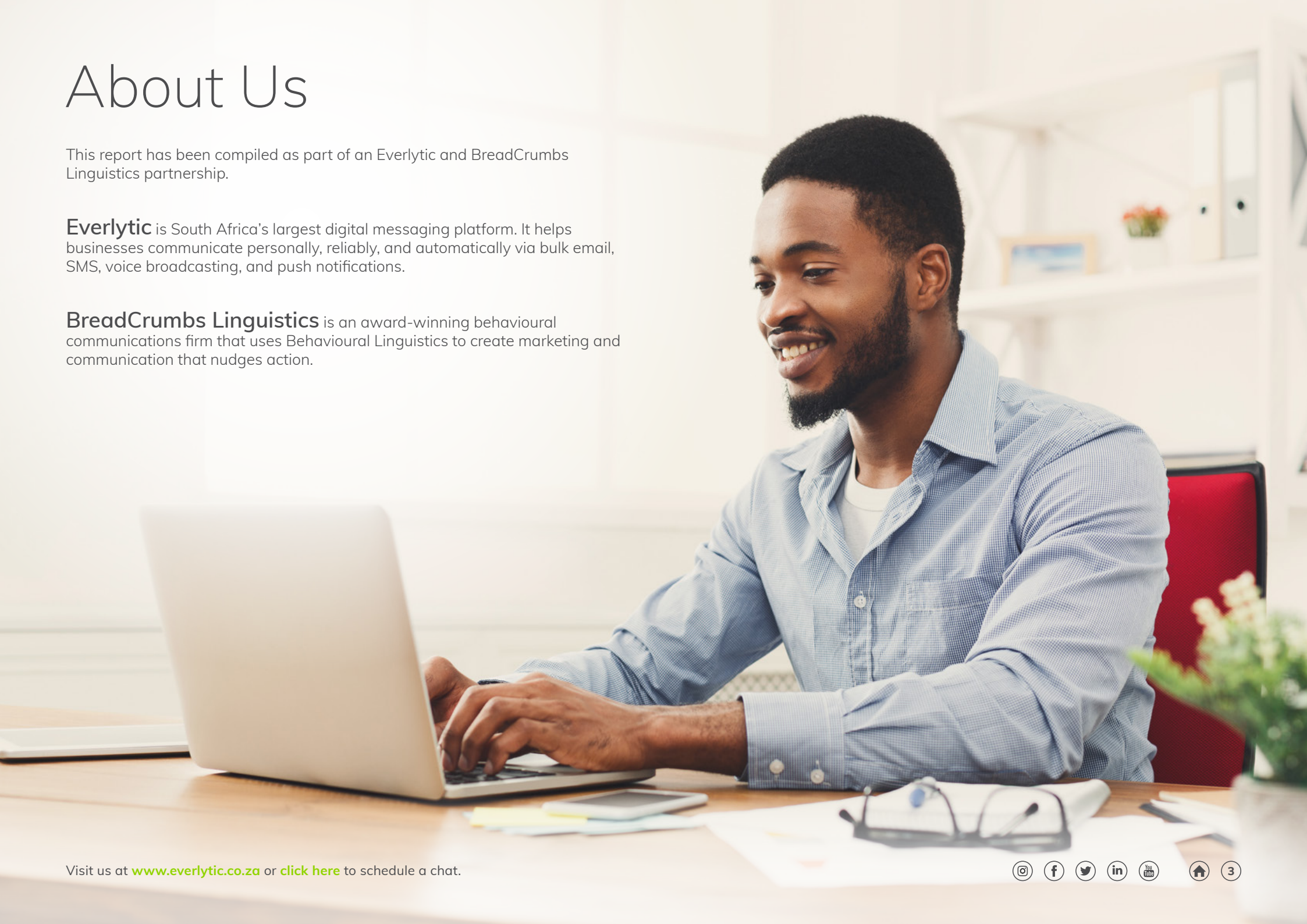
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About Us

This report has been compiled as part of an Everlytic and BreadCrumbs Linguistics partnership.

Everlytic is South Africa's largest digital messaging platform. It helps businesses communicate personally, reliably, and automatically via bulk email, SMS, voice broadcasting, and push notifications.

BreadCrumbs Linguistics is an award-winning behavioural communications firm that uses Behavioural Linguistics to create marketing and communication that nudges action.



Executive Summary

Email marketing has become an increasingly popular communication channel in South Africa over the last decade. This is due, in part, to its ability to reach a wide audience, while incorporating personalised content.

This report summarises key findings from mailers sent in the financial services space in 2020. The analysis focuses on linguistic trends from the top 50 mailers sent during this period.

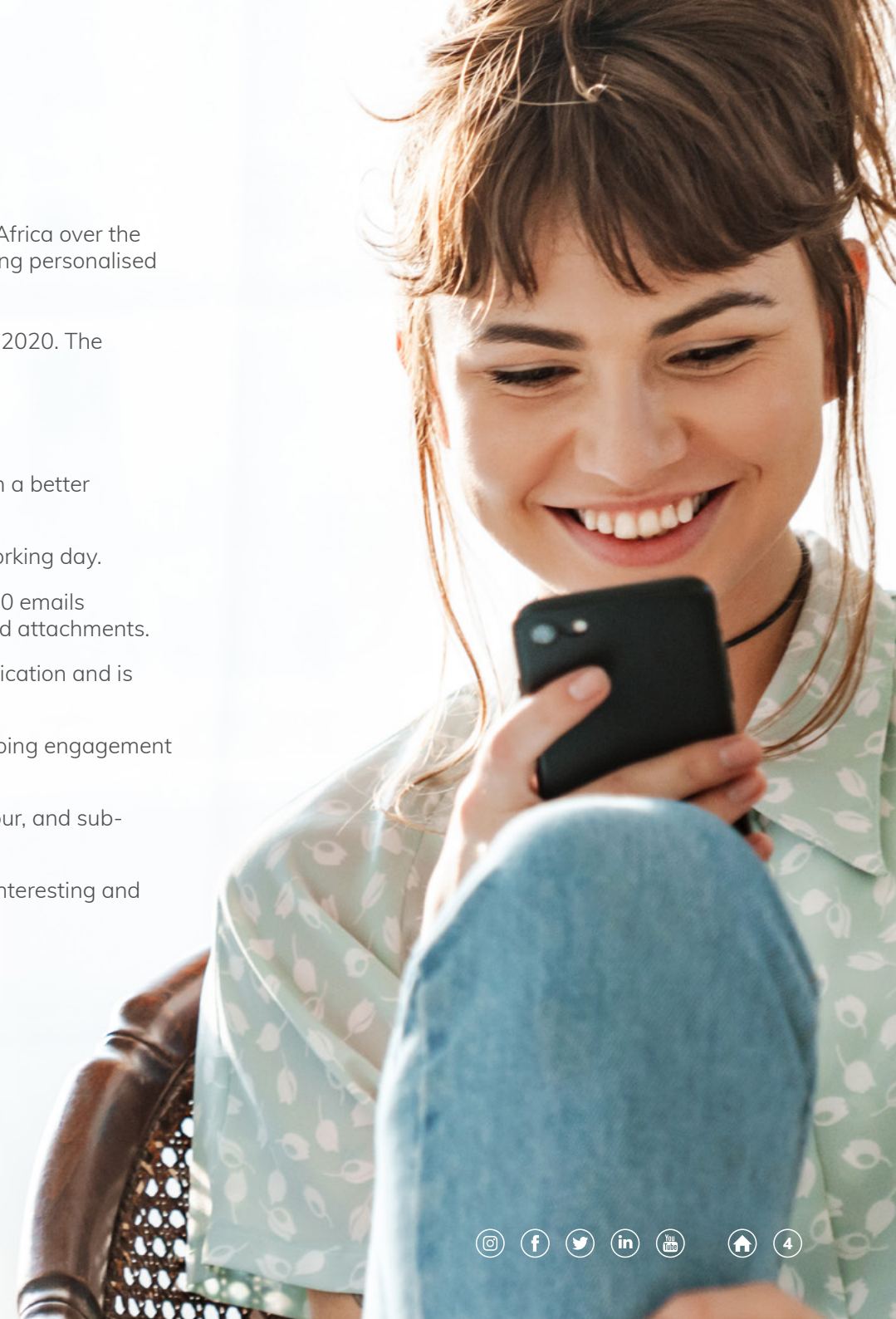
Key Takeouts:

- ✔ Brands that use **connection-based language** (like your, you, we, and our) establish a better connection with their reader, resulting in boosted levels of engagement.
- ✔ The most **successful emails** were sent on Wednesdays, towards the end of the working day.
- ✔ Engagement levels increase based on **personalisation elements**. Most of the top 50 emails personalised at least one data field, including name, product type, and personalised attachments.
- ✔ Simple, **easy-to-understand content** is directly linked to more persuasive communication and is more likely to result in the call to action being followed.
- ✔ Visual language, through **imagery and colour psychology**, plays a key part in ongoing engagement with a communication.
- ✔ Mailers that use **navigation 'breadcrumbs'** like bullet points, infographics, text colour, and sub-headings receive better engagement rates.
- ✔ Linguistic tools like **alliteration, rhyme, and metaphors** make brand writing more interesting and attractive. This helps to boost engagement and results in more persuasive copy.

With our email inboxes filled to an all-time high, and multiple brands vying for consumer attention, it's critical for brands to craft communications that stand out. These need to grab attention and engage an audience to achieve a successful call to action.

At the end of this report, you'll get a blueprint you can follow when writing your own brand emails; helping you use principles from Behavioural Linguistics to nudge action through language.

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Email Communication in South Africa

According to the [Everlytic Email Marketing 2020 Benchmarks](#), most email engagement rates in 2020 were higher than ever. In the financial industry, they were sitting at averages of a 5.12% click-through rate and a 21.14% click-to-open rate. In addition, unsubscribe rates went down by 28% and complaint rates by 100% from 2019 to 2020.

The pandemic also saw desktop use dropping substantially while mobile and web have become more popular options. This accentuated the already existing trend away from desktop computers, while also illustrating how flexible email is as a medium, with responsive layouts that can tailor the content for any device size.

Data-driven approaches have transformed direct-mail marketing and given brands new insights to better inform and boost digital marketing results.

The Rise of Behavioural Linguistics in Direct Marketing

As communicators, a brand's main aim for a mailer is to persuade a recipient to do something: buy into a brand story, support a product and / or service, and ultimately, become a loyal brand advocate. Being able to compel someone to act in a certain way is an invaluable skillset and having a behavioural communications framework to guide this can be the difference between brand success and brand failure.



New to the world of behavioural science, **Behavioural Linguistics is the science-based use of language to persuade**. Rooted in nudge theory combined with behavioural science, cognitive psychology and sociolinguistics, Behavioural Linguistics is about nudging action using communication — with the core belief that language can change behaviour.

Choosing Your Brand

The Decision to Choose Your Brand

Decision-making processes are more intricate than we think, and on any given day we make thousands of choices and decisions. Many of these happen subconsciously (like day-to-day repetitive actions) but others require active thought such as choosing who to bank with, what financial services products to take up, and what percentage of savings we want to contribute to our retirement funds.

The challenge here is that our modern lives are becoming increasingly 'decision-noisy'. We're surrounded by marketing messages fighting for our attention — from the moment we wake up and scroll through our social media timelines to when we go to sleep at night after a full day of work.

PS: We're All Lazy.

As human beings, we don't want to work too hard to process information. This means we want things presented simply and briefly, but with enough context and at the right time. Plus, we're hard to please. If it's not the trifecta of comprehension (easy to understand; short; relevant), we discard it – and the hours and effort spent on that communication are instantly lost.

Research Rationale and Methodology

In this report, we analysed the top 50 best-performing emails sent in the financial services space in South Africa in 2020.

As part of the data set, nine South African organisations accounted for the top 50 mailers sent. To protect the anonymity of these businesses, Brand 1 to 9 is used to refer to the companies whose communications were analysed.

To ensure consistency, all analysed mailers were those sent by brands to their existing clients and not mailers that were part of sales or acquisition campaigns. In addition, tax certificate mailers were removed from the data set as these are a necessary document for people to access and therefore not a true reflection of mailer engagement.

Some Key Stats:



50 emails



of 23 669 words



sent by 9 organisations



to 2 292 257 recipients

Best Performing Mailers Based on Engagement

Mailer ranking was done according to key engagement metrics, including open rate and click-through rate as a percentage of the number of people communicated to.

Open Rate

Email open rate is the percentage of subscribers who open a specific email out of the total number of subscribers who you sent the email to. This is calculated by taking the number of people who open the email and dividing it by the number of emails sent that did not bounce (i.e. failed to reach the recipient). This number is then multiplied by 100 to give the email open rate percentage.

Click-Through Rate

Click-through rate (CTR) is the percentage of people who clicked on at least one link in an email message. This is calculated by dividing the number of total people who clicked by the number of delivered emails and multiplying that ratio by 100 to give the email CTR percentage.

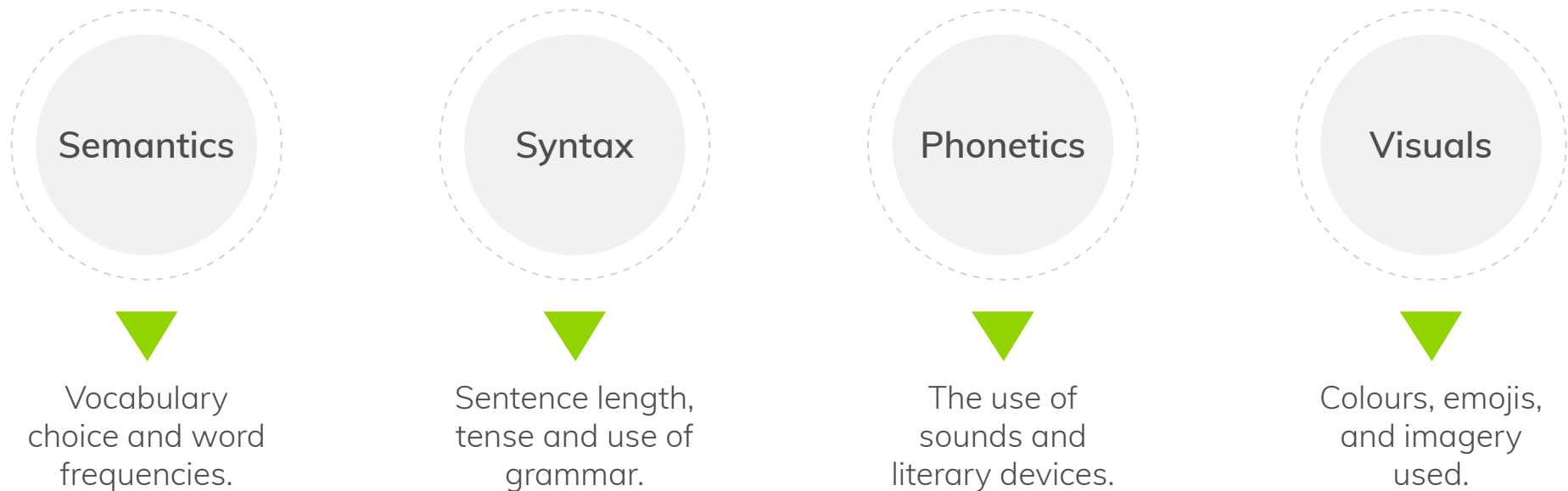
Principles of Language Analyses

Nudging Action Through Language

This analysis focuses on the linguistic elements that correlate with mailer engagement success using the framework of Behavioural Linguistics; a science that looks at how language influences action. Behavioural Linguistics analyses consider language elements that are used by brands to get their consumers or clients to act in some way. In direct marketing, this action is a) opening the mailer and b) engaging with the communication by clicking at least one link in the mailer.



Principles of a Behavioural Linguistics analysis include:



The Findings

1 The Use of Pronouns

Word frequencies are a key linguistic marker to signal what a brand finds most important: their main concerns and preoccupations. In total, 50 emails made up of 23 669 words were analysed. The top 15 most frequent words are shown on the right.

For the purpose of this research, closed-class words (e.g.: could, must, a, the, in, of) were edited out (except for pronouns) and the focus was on open-class words (nouns, lexical verbs, adjectives, and adverbs). These tend to be more indicative of a brand's overall style / tone and give a clear indication of the focus of the brand's message.

In context, examples of the most used word across mailers include:

- “your account”
- “your actions”
- “your additional contribution”
- “your allocation date”
- “your assets”
- “your reward”
- “your benefits”
- “your favourite partners”

Word Frequencies

1	your
2	you
3	we
4	our
5	fee(s)
6	new
7	account
8	more
9	fund
10	financial
11	please
12	card
13	performance
14	client
15	information

Key here is that the top 4 **most frequent lexical items** are pronouns:

This is significant because of the important role pronouns play in building a relationship between brand and client. Pronouns are used to signal solidarity and build intimacy (we, us, our) and help a consumer connect marketing copy to their own lives (you, your, yours), making them part of a brand's story.

A common trend across the top mailers was that they all used connection-based language like this. This shows that the more human and sincere brands can be in their communication efforts, the better their audience will connect with them.

The Findings

2

Personalisation and Timing

Nudging consumer behaviour is moving away from the traditional 'one-size-fits-all' to more personalised and nuanced tactics to better match the recipient. This targeted approach means a message is better delivered, better understood, context led and – most importantly for a brand – better acted upon. The more a business can identify and tailor content to their customer base, the better.

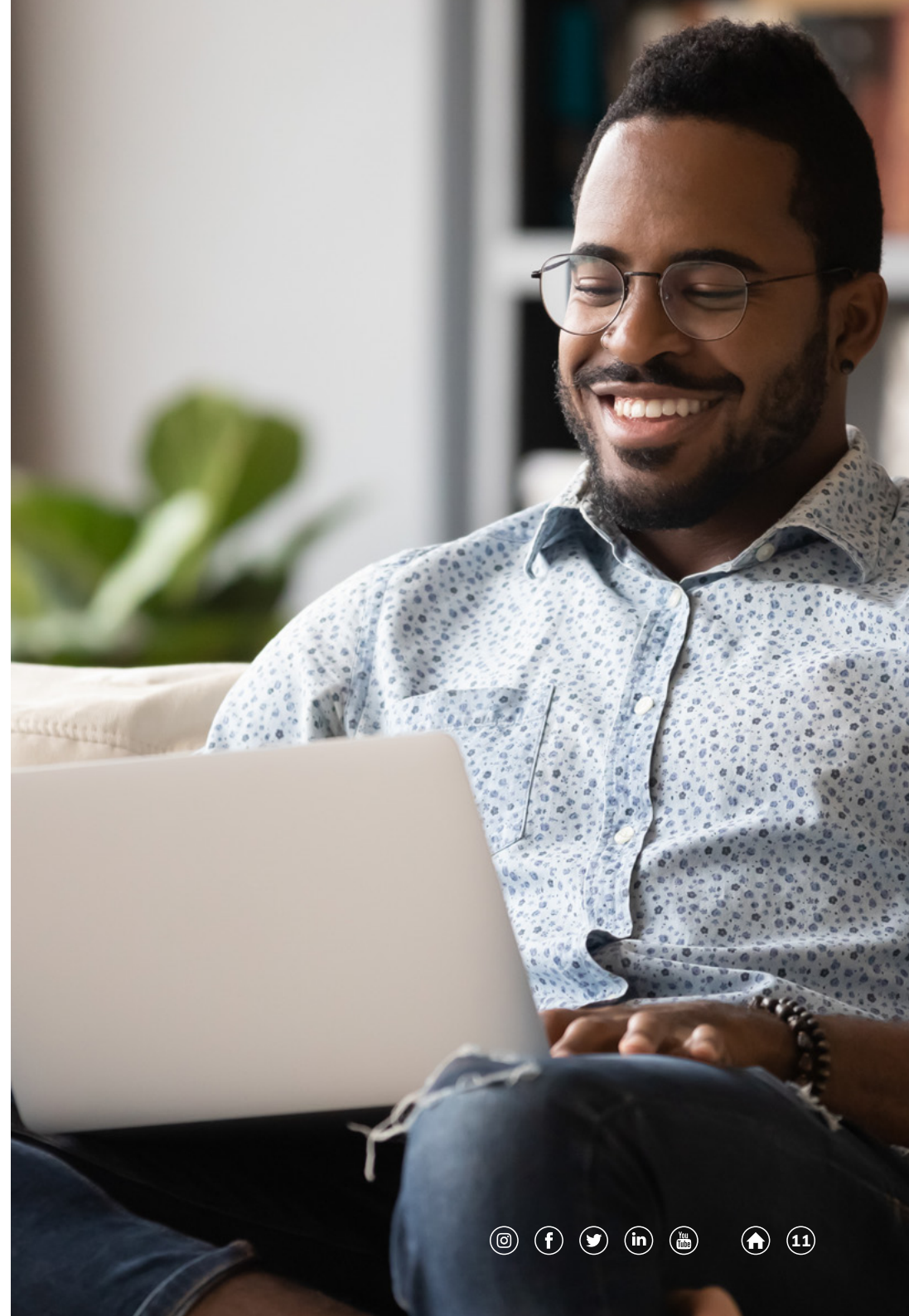
Adding a personal touch helps build rapport with the recipient and is linked to higher click-through rates. In this data set, the majority of the top 50 mailers all pulled in at least one personalised data field, including name, product type and personalised attachment.

There was also clear focus on the “language of personalisation” to remind the client that they are not just treated as a number, but as an individual.

Vocabulary choices to demonstrate this include:

- ✓ “personal / personalised”
- ✓ “your preferred / preference”
- ✓ “your profile”
- ✓ “unique”

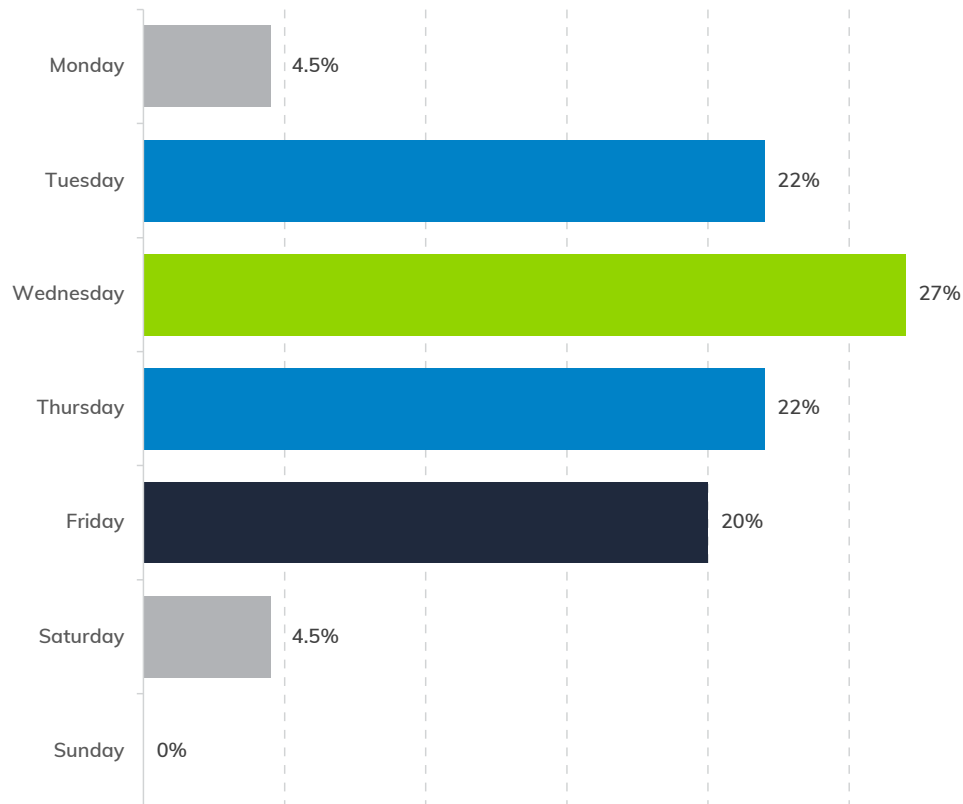
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The Findings

In terms of message dispatch, matching the day and time of sends with engagement levels shows that mid-week sends at the end of the workday got more interaction. Worth noting is that anything sent on a Sunday, or sent earlier than 10am, received no engagement.

Email engagement ranked by day:



A Note About Data Privacy

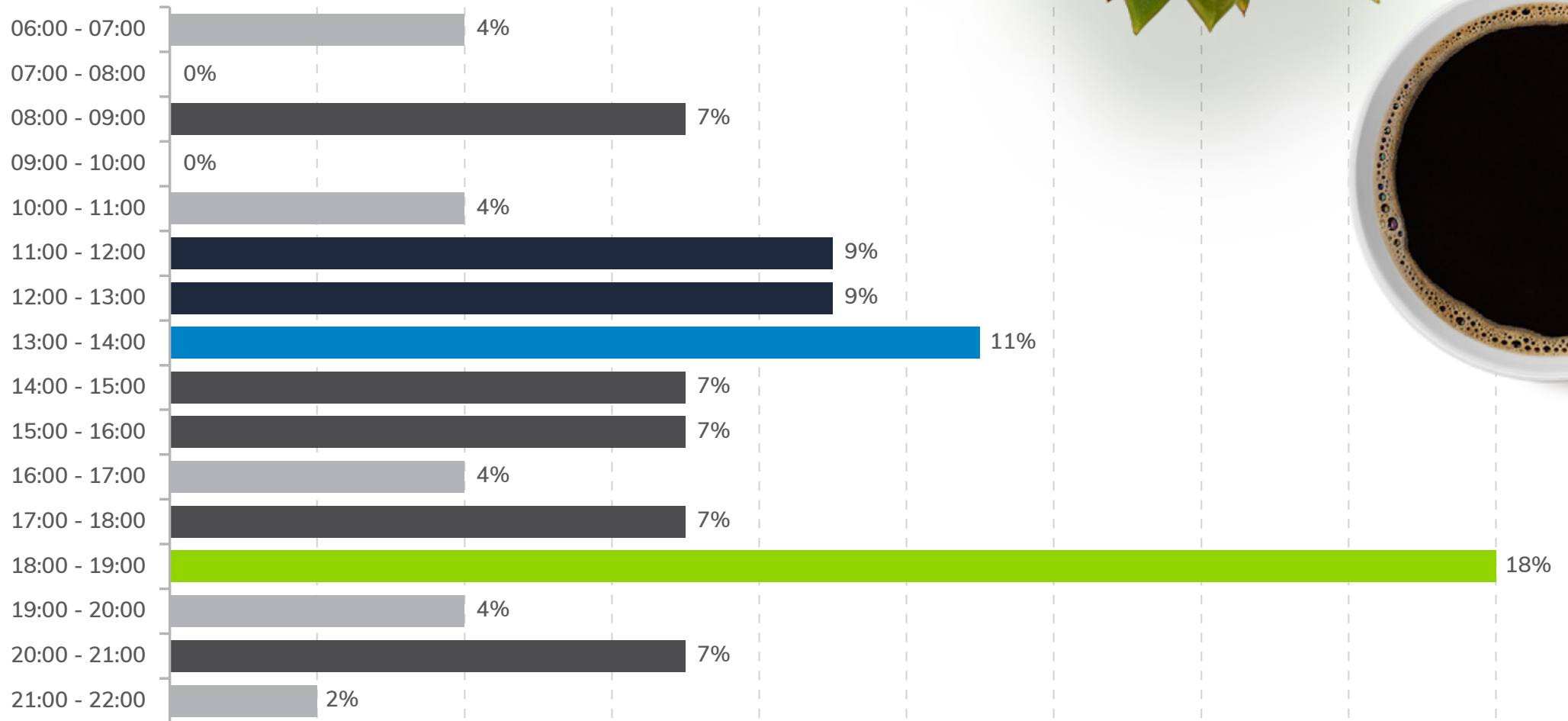
According to the latest South African legislation, there are some days and times in the week when you aren't permitted to send marketing communication. These include:

- ✗ Weekdays before 08h00 or after 20h00
- ✗ Saturdays before 09h00 or after 13h00
- ✗ Sundays or public holidays

Some of the data we analysed shows that brands sent email outside of these times in 2020 – this may have been due to the emails being triggered by the users' own actions. Either way, we always recommend sending scheduled communication within the regulated time frames.

The Findings

Email engagement ranked by send time:



The Findings

3 Readability and Comprehension

Plain language that is easy to understand comes across as more credible and reliable – adding not only to the likelihood of the recipient engaging with it, but also with responding positively to it behaviourally. This is particularly important in financial communication.

As part of this report, all mailer copy was analysed using the Flesch-Kincaid Readability Scale to determine the ease of accessibility and comprehension. This grades readability on a scale from 0 to 100, with higher scores indicating that the text is easier to read:

<30	Text is very confusing
30 - 49	Difficult
50 - 59	Fairly difficult
60 - 69	Standard
70 - 79	Fairly easy
80 - 89	Easy
90 - 100	Very easy

Research shows that content pitched at a 12-year-old's comprehension level (a score of 60 and higher) with short sentences, fewer syllables, and accessible vocabulary is more often acted on.

Top 5 Mailer Readability Scores:



Tip:

Here is the formula: $\text{SCORE} = 206.835 - 1.015 \times (\text{Total Words} / \text{Total Sentences}) - 84.6 \times (\text{Total Syllables} / \text{Total Words})$

Navigation devices, or breadcrumbs, to help with readability include:

- ✓ Bullet points
- ✓ Infographic visuals
- ✓ Numbered lists
- ✓ Sub-headings
- ✓ Bolded text
- ✓ Font colour changes

All five of the Top 5 mailers had a combination of the above in their communication.

The Findings

4 Poetic Tools and Literary Devices

Alliteration, onomatopoeia, assonance, repetition, puns, and metaphors are all great linguistic tools for engaging writing and, more importantly, persuasive writing. Rhyming is particularly effective and alluring (known in Behavioural Linguistics as the “rhyme-as-reason” cognitive bias) because we’re attracted to rhythmic sounds and believe content to be **more truthful if it rhymes**.

Some examples of literary device usage across the mailers include:

- “Keep costs down and your home warm this winter”
- “Perspectives and portfolio positioning”
- “Keeping a clear head during the COVID chaos”
- “Here to help”
- “Back to (office) basics”
- “Live your way, business your way”

The sentence type used is also important. All 9 of the brands in this analysis used at least one interrogative (question type) in their communications, with examples including:

- “Are you ready to spring into action with boosted rewards?”
- “Are you on track to retire comfortably?”
- “Can you really afford to have a baby?”
- “How will the changes impact you?”
- “What did you think of the webinar?”

Questions help to focus your readers’ attention and pique their interest. Using questions draws your reader in and encourages them to find out more by opening the mail and / or clicking through to additional content.

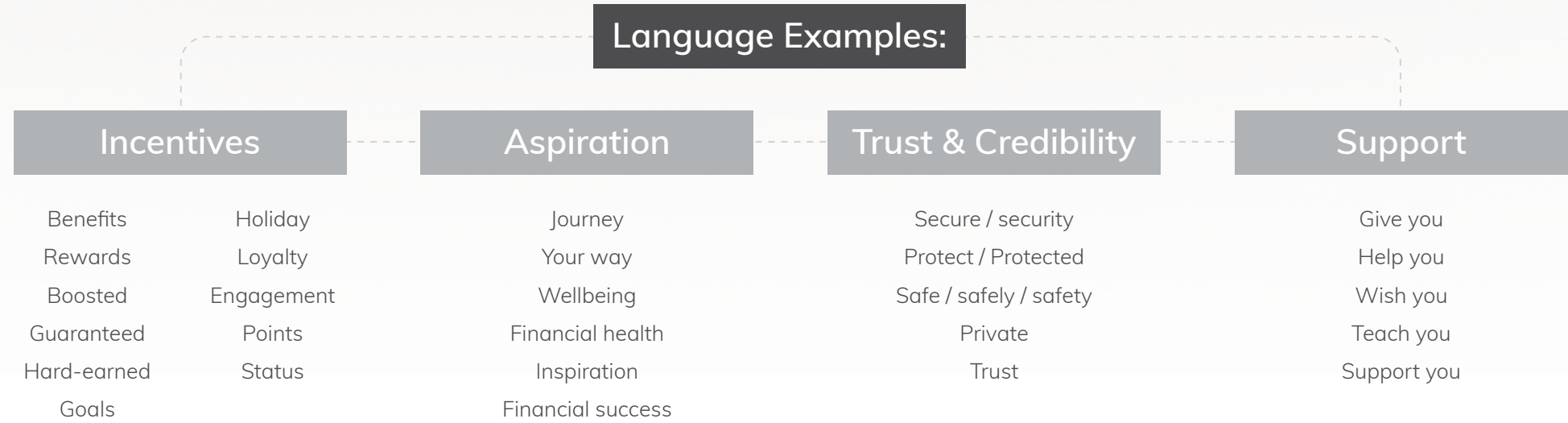
Only 3 of the 9 brands used an imperative mood (command-type language, like “Go”) – and very sparingly. **Commands** grab attention and are useful for strong calls to action, but should be used cautiously in a financial context as they can evoke anxiety.



The Findings

5 Ideology Patterns

Four main themes that cut across all nine brands' mailer content were: Incentives, aspiration, credibility and support.



6 The Psychology of Imagery

Our brains are designed to process visual information faster and more efficiently than any other form of information, be it auditory or sensory. This is called the Picture Superiority Effect. This means that imagery is a powerful tool for capturing attention and evoking emotion — which can help drive engagement and action.

The subliminal effects of visual language play an important role in engaging a client, with several behavioural principles to consider:



Representative Demographics

If people are used in email banners, they should be as representative of society as possible to avoid alienating any demographic groups (age, gender, race, and lifestyle). This allows the audience to identify and relate to the imagery better and leverages the 'social proof' bias, which is the likelihood of us doing something when "others like me" are also doing it.



Smiling and Eye Contact

Smiling is the universal sign of happiness. Showing images of people smiling helps to portray the brand and brand message as positive and happy. In addition, our eyes are the "windows to the soul". They have the ability to portray feelings, connection, and empathy and should be shown in brand imagery.



"Watching-Eye Effect"

There is also the "watching-eye effect", which signifies that our actions are being watched and paid attention to. Psychological research continues to show that the visible presence of images depicting eyes nudges people towards slightly, but measurably, more honest, altruistic, and pro-social behaviour.

The Findings

Colour

Colour plays an important role in cognitive psychology. Colour has been shown to sway thinking, change moods, and drive actions. Calming and trust colours such as soft blues, greens, pinks, white, greys, and even purples encourage peace of mind when we see them.

Fresh, vibrant colours like bright green and orange help to drive action and correspond with youth and fun. Colours that represent urgency or danger can trigger negative emotions, such as dark tones of red, dark orange, and black.

	Danger, passion, excitement, energy
	Fresh, youthful, creative, adventurous
	Optimistic, cheerful, playful, happy
	Natural, vitality, prestige, wealth
	Communicative, trustworthy, calming
	Royalty, majesty, spiritual, mysterious
	Organic, wholesome, simple, honest
	Sentimental, romantic, exciting
	Purity, simplicity, innocence, minimal
	Sophisticated, formal, luxurious

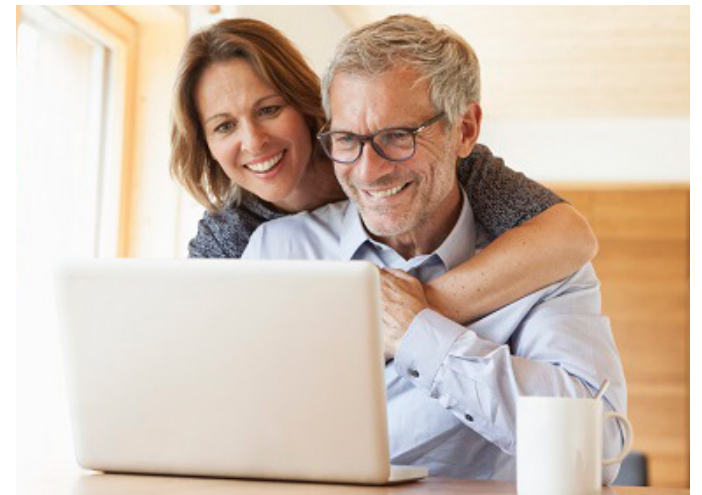
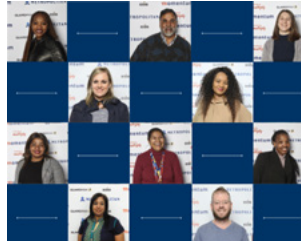
“Colour can influence consumer emotion, without us even being aware of this.” — Robert Cialdini, *The Psychology of Persuasion*

The Findings

Mailer Banner Imagery

The imagery below is taken from the email header images of the top 5 mailers, ranked by click-through rate. Key elements applied here include:

- ✓ The use of aspirational lifestyle images
- ✓ Imagery of a child to signal financial futures, life journeys and growth
- ✓ Smiling and happy lifestyles
- ✓ The use of technology to suggest innovation and advancement



The (F)EAST Framework

Language Principles in Action

An easy way to implement behavioural communication in your brand or business is to apply the (F)EAST framework to your campaigns. This framework is based on the Behavioural Insights Team EAST framework with addition of the “F – FUN” from Professor Cass Sunstein (2020).

EAST: Four simple ways to apply behavioural insights, 2014. The Behavioural Insights Team.

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The (F)EAST Framework

Message framing should include incentives and / or gamification where relevant. Other ways to make communications fun is through poetic linguistic devices (like alliteration, onomatopoeia, assonance, repetition) which give a sing-song effect that is appealing to both see visually and / or hear.

The sentence type you use is also important. Questions (interrogative type) help to focus your readers' attention. Using questions draws in your reader and encourages them to find out more. Commands (imperative type) grab attention and are useful if you have a strong call to action in the copy.

For your call to action, use action-oriented verbs. Actionable content inspires higher click rates because there is an inherent compulsion to follow the instruction, and to picture yourself in the experience completing the task.

(F)

Make it Fun

E

Make it Easy

A

Make it Attractive

S

Make it Social

T

Make it Timely

Clear, transparent language is key and, where possible, multi-lingual communication is needed. Visual language through infographics also help to summarise key information.

Plain language using short, simple sentences in the active voice with clear calls to action, is not just ethically important for users to be able to understand content. Research shows we are more likely to trust things we can immediately understand with this credibility leading to better persuasion. Removing repeated or unnecessary words as well as leaving 'breadcrumbs' to help readers navigate a communication (bold headings, paragraph spacing) all help with the readability of content.

The (F)EAST Framework

Messages, by storytelling, should highlight value and benefits to make the action more relatable and desirable. Imagery should focus on authentic, demographically relevant people.

Incorporating storytelling into a brand narrative is an effective strategy as humans are highly attracted to, and tend to remember, stories as opposed to facts and figures. Your brand stories should create a connection with your audience in simple, easy-to-understand ways.

Stories should be told in the simple present tense, known as the “nudgiest” tense in the English language. We are more likely to follow a call to action if it’s presented to us in the ‘now’. This is because we have an inherent present bias and favour more immediate gratification.



Make everyone an ambassador and highlight the herd to encourage the message receiver to take up a call to action.

With the social proof bias, people often adopt the actions of others to reflect “correct behaviour” in a given situation. This can be a powerful bias to tap into when trying to get people to behave in a certain way by using language such as “others”, “people like you”, “everyone else”, and “the majority”. However, when making these statements, it’s important that brands are honest and accurate in that the desired behaviour is in fact what the majority of people are doing.

This bias works because we look for decision validation from others. A great way to use social proofing in communication is to frame content through member testimonials, product reviews, or referrals of your brand. These highlight the value of your product through the voices of satisfied customers.

The (F)EAST Framework

It's not only important to consider what and how you say something, but when you say it. Time the communication strategically. A/B test when you get the best engagement (day / time) and align to seasonal events where relevant.

To find out what time of day is best for you to send a communication, segment your list into 2 or 3 equally sized groups and send the same copy of your email during different times of the day (morning, afternoon, and early evening). Track which version gets the highest open rate to guide your future sends.

(F)

Make it Fun

Make it Easy

A

Make it Attractive

S

Make it Social

T

Make it Timely

PLAN:

Crafting Behavioural Communications

When crafting communications, the following 5-step process is helpful to ensure efficient, engaging, and effective content.

1

Campaign Mechanics



Start by outlining the campaign in terms of key objectives, communication channels, target audience, possible segments, data points, personalisation capabilities, measures of success, and budget.

2

Relevant Research



Set about researching best practice examples in the relevant field.

TIP:

There is a lot of behavioural research happening internationally. Engage with key stakeholders, look at what competitors have done, and analyse previous internal campaigns to see what worked and what didn't.

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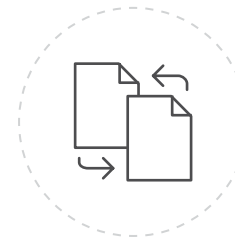
Behavioural Theory



Apply relevant behavioural theory to your communications using validated frameworks (such as (F)EAST), and, where possible, try out your own innovative approaches.

4

A/B Testing



Test your communications through A/B testing in a pilot setting to determine which approach is the most successful. Remember to ensure that you are testing one primary principle per communication.

5

Analyse Results



Allow sufficient time for the pilot to show accurate results and then analyse these results to see what was most effective for that target audience. Make edits and re-test if necessary.

TIP:

Some principles may backfire and get the opposite result of what was intended, so testing is an integral step in this process.

Final Word

If at first, you don't succeed... Try, try, try again.


Sometimes you won't have that time luxury, but where you can, test your highest-stakes direct marketing and then tweak the wording and use of behavioural principles according to what you find.

Everyone wants a clean inbox. If your emails aren't being opened, they're not getting seen. You no doubt have great, relevant content to share with your readers, but you'll first need to prove it through your subject line and then, keep them engaged – and ready to act – on your call to action.

Words Matter

The link between language, decision-making, and behaviour is powerful. Once you start thinking about your direct marketing communication in ways that are intrinsically linked to how people think and act, you'll be far more likely to create content that engages and persuades.



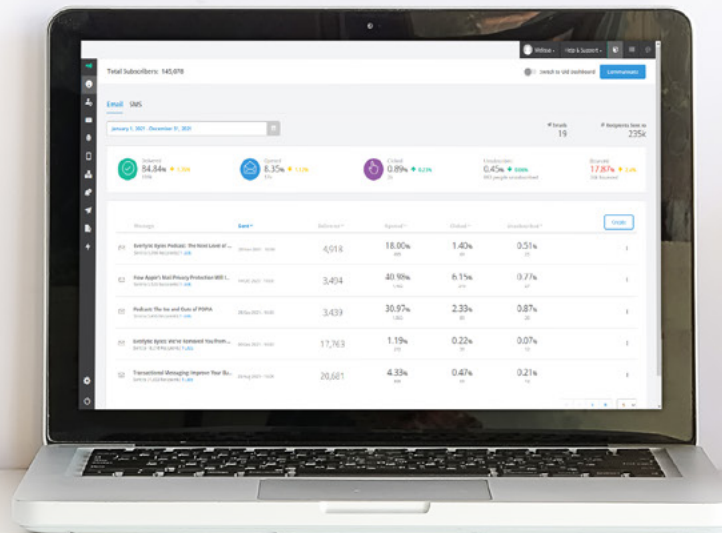
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