

# Be More Human, *FFS*

An impassioned guide to successful brand building, for Financial Services

mark-making 



Hello  
there.

## Welcome to Be More Human, *FFS*

FFS? Officially that's for Financial Services, of course. The sector this guide is written for, and a space we've been proud to call home for over three decades.

Unofficially? You got it. And if you've spent any time staring at a sea of navy blue, handshake images, and 'trusted partner' messaging in this sector, you'll understand why it's so apt.

Financial Services is home to some of the most important, innovative, and genuinely remarkable businesses in the UK economy – making a positive difference to so many lives. And yet, as an industry, it has a persistent (and painfully frustrating) habit of communicating in ways that are corporate, complex, dull, and – frankly – a little soulless.

Be More Human, *FFS* is our response to that. A rallying cry for Financial Services to do better – and a practical framework to help you get there. Over the coming pages, we'll show you how to make your FS brand more memorable, more meaningful, and more sustainably successful.

It's tip-of-the-iceberg stuff for now, but enough, we trust, to convince you that in a sector this resistant to humanity, the opportunity for the brands that embrace it is enormous.



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# What's it all about?

## Be More Human, *FFS* is built for the specific realities of Financial Services

It's born of a simple observation, made over more than thirty years of working with clients across lending, banking, insurance, fintech, wealth management and beyond.

Financial Services has the power to change people's lives.

The lender who says yes when everyone else said no. The insurer who's there when it matters most. The fintech that makes the complex feel genuinely simple. The wealth manager who helps a client see a future they couldn't picture before.

And yet, as an industry, it consistently communicates as if none of that is true – retreating instead into jargon, rate tables, and a corporate formality that keeps people at arm's length rather than drawing them in.

We've spent three decades watching the most successful FS brands do the opposite. They lead with the human truth, not the product spec. They speak to people as people, not as applicants, policyholders, or intermediaries. And they build brands that are remembered, trusted, and chosen.

That's what Be More Human, *FFS* is all about. Not abandoning rigour or commercial discipline, but understanding that in Financial Services, logic and proof alone is never enough to move people.



# Why should I care?



## Attention please

It's a noisy world and our attention is at a premium – even more so in a sector where buyers are often scrolling past your brand between rate comparisons, broker portals, and LinkedIn thought leadership that all blurs into one.

Your customers and prospects are living their lives, running their businesses, managing their caseloads. They're not thinking about you. So when they finally are ready to act, the question isn't who has the best product on the day. It's who they already know, trust, and feel something for. That's a brand challenge – and one that too much of the FS sector is still refusing to tackle.

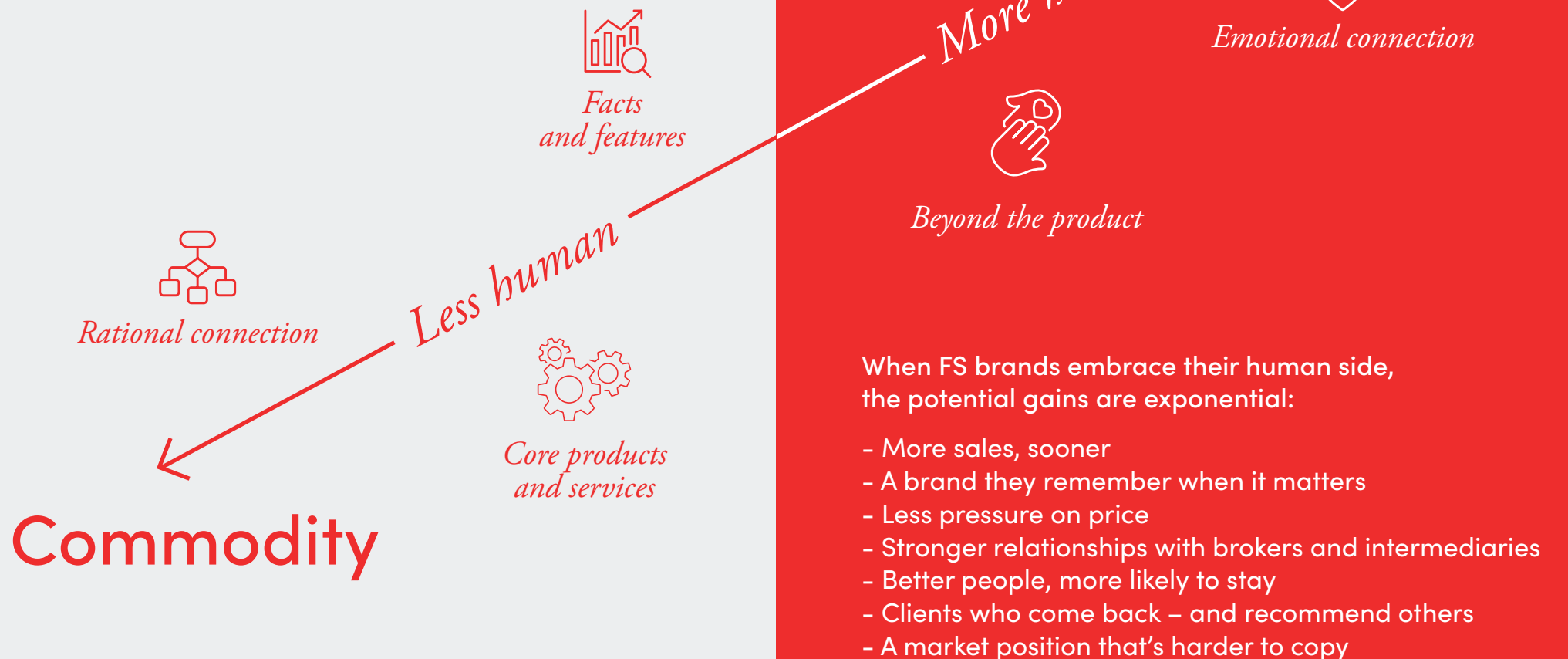
## Houston, we have a trust problem

Post-2008, FS has spent years working to rebuild public trust – and rightly so. But too many brands have responded to that trust deficit by retreating further into corporate formality and risk-averse communications. Cautious. Qualified. Safe. The irony is that the brands rebuilding trust fastest are the ones doing the opposite.

Authenticity, openness, and genuine human warmth aren't soft options for FS brands. The FCA's Consumer Duty is, at its core, a mandate to communicate more clearly and more humanly – which makes them regulatory requirements as much as commercial ones. The brands who've understood that earliest have a head start.

## The commoditisation trap

In most FS sub-sectors, there is genuinely very little to separate products at a product level. A mortgage is a mortgage. An insurance policy is an insurance policy. A business loan is a business loan. Criteria, rates, and terms converge over time, and advantages in those areas are short-lived. Which means that brand – not product – is increasingly the primary differentiator. The FS brands that understand this, and invest accordingly, are building moats their competitors can't easily cross.



# The simple truth

## Money is never just money

Financial Services operates at the intersection of people's most important decisions. Buying a home. Growing a business. Protecting a family. Planning for the future. These are not transactional choices. They are human ones. Driven by emotion, shaped by fear and ambition, and rationalised afterwards.

And yet FS brands have, for generations, entered that conversation at the wrong end. Starting with the product. The rate. The criteria. The compliance disclaimer. All the rational information that comes last in how humans actually make decisions.

The most successful FS brands – the ones that endure, that earn genuine loyalty, that brokers and clients recommend unprompted – are the ones as human in their expression as they are in their impact. They meet people where their heads and hearts are. Then they back it up with the facts.



# Four principles

These principles sit at the heart of **Be More Human, FFS** – a guide to building a more human FS brand, and keeping it that way.

Let's take them in turn...

01

People  
before  
product



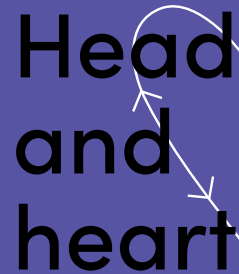
02

Keep  
it real



03

Head  
and  
heart



04

Dare  
to be  
different



01

# People before product



**Start with the customer and their needs – not your app, your rate, your criteria, or your features. Know their world, and you'll know exactly what to say.**

Walk into any FS organisation and you'll find a product marketing team who can tell you everything about their product. The LTV. The rate. The criteria. The processing time. All of it in detail. That's a good thing.

But what's often much harder to find is a brand that can tell you, with equal clarity, what it genuinely means for the person on the other end of that product. What it changes for them. What it makes possible. What it feels like to be understood by a lender, or protected by an insurer, or served by a bank that actually gets it.

The FS brands that talk about themselves sometimes survive. The ones that talk to their audience – about their world, their challenges, their ambitions – they're the ones that thrive.

And let's not forget the person in the middle. In fintech, lending, insurance, wealth management, and much of financial services, there isn't just one person to put before the product. There are two. The broker or intermediary, and the end client. Both are people. Both respond to being understood. Too many FS brands treat intermediaries as a distribution channel – a mechanism for moving product. The most successful brands treat them as people with their own pressures, their own client relationships to protect, their own reputation on the line every time they make a recommendation. Lead with that understanding, and you've already won.

# 01. People before product

## Principle in practice

### The Mortgage Works: Landlords. We're with you all the way

For most BTL lenders, the mortgage is the message. Rates. Criteria. LTV. The product front and centre, the person somewhere in the background.

The Mortgage Works took a different view. Part of Nationwide Building Society and long-established in the market, TMW recognised that its most important relationship wasn't between a broker and a product – it was between a lender and the people those products ultimately served: landlords.

TMW had operated as two separate brands – one voice for landlords, another for intermediaries – and the result was a fragmented identity that served neither audience as well as it could.

The breakthrough was to put the landlord first. Not as a borrower category, but as a person with real pressures, real ambitions, and a genuine need to be understood and championed. A single unified brand followed. A brand purpose built not around lending, but around people – *to be a force for good, championing landlords through everyday support and tirelessly advocating on their behalf.* And a promise that said nothing about the product, and everything about the relationship: *Landlords. We're with you all the way.*

The results were independently measured. In Ipsos' Project Mercury Q4 2025 report, The Mortgage Works ranks #1 in the UK BTL market for Unprompted Willingness to Recommend, Brand Image, Marketing Recall, and Business Placement.

People before product. Proven.

# The mortgage works



## Landlords. We're with you all the way.



# 02

Keep  
it real

**In a sector with a trust deficit, authenticity isn't a nice-to-have. It might just be the most valuable thing you can build.**

Financial Services has, to be blunt, some trust issues. Years of opacity, complexity, and – at times – straightforward dishonesty have left a legacy that the sector is still working through. And the response from too many FS brands has been to retreat further behind formal language, qualified statements, and risk-averse communications. Which is a shame. Because people don't want formal. They don't want polished-to-the-point-of-meaningless. They want to feel that there's a real organisation behind the logo – with real values, real people, and a genuine understanding of the world they inhabit.

## **APRs. LTVs. ERCs. DIPs... WTF?**

The jargon is a problem. Capital adequacy ratios. Intermediary distribution strategies. The sector has practically invented a second language – and it's one designed, intentionally or not, to obscure rather than connect.

Clarity isn't just kind. In the era of Consumer Duty, it's increasingly a regulatory requirement. The FCA is explicit: firms must communicate in a way that customers can understand. Which means that keeping it real – writing and speaking in plain, human language – is now both a commercial and a compliance imperative. The brands making the most progress are those who've noticed that the two are not in conflict. You can be compliant and clear. You can be regulated and real.

You can be in Financial Services and still sound like a human being.

## **What 'keeping it real' looks like in FS**

- Talking about what you can't do as well as what you can
- Admitting complexity rather than hiding behind it
- Using language a broker or business owner would actually use
- Letting the people behind your brand be visible (and human)
- Showing empathy for the real pressures your clients and intermediaries face
- Being honest about who you're for, and who you're not

## 02. Keep it real

### Principle in practice

## Pepper Money: Be More You campaign

Pepper Money had a problem familiar to many FS brands. Years of product and rate-led messaging had delivered short-term spikes, but at a cost. The brand simply wasn't front of mind with enough brokers when specialist support was needed. The brief was to fix that with an always-on brand campaign that told the story of what Pepper stood for, not just what it offered.

The insight that unlocked everything had sweet FA do with mortgages. It was about people.

Research revealed that brokers were having a genuinely hard time. Relentless rate changes, late product withdrawals, nervous clients, regulatory pressure. The professional burden was spilling into their personal lives. Longer days. Lost evenings. Family time pushed aside. Behind the broker was a person, and that person was struggling.


Pepper chose to see them. Be More You was built on a simple, honest idea: that Pepper understood the person behind the professional, and wanted to help them get back to both. The campaign went beyond advertising – culminating in Retreat, a series of broker wellbeing events focused on physical and mental health.

In the mortgage industry's Ipsos Project Mercury broker survey, Pepper's brand image score rose from 5th to 1st place. Marketing recall shifted from 4th to 2nd. Not through a product change. Through the decision to keep it real.



# 03

## Head and heart



**Facts vs. feelings? It's about balance and timing. Use emotive storytelling to connect and be remembered. And when your prospect's ready to commit, be ready with the data that seals the deal.**

Reality check: financial decisions are among the most emotionally charged choices that people and businesses make. Fear. Ambition. Security. Legacy. Pride. Worry. Relief. These are the engines of financial behaviour.

And yet FS brand communications typically enter the conversation at the rational end – features, rates, terms, criteria, compliance disclaimers – having never established the emotional connection that makes the rational actually land.

The point isn't to abandon the facts. In FS, the facts absolutely matter. But if you lead with a 3.94% rate and hope someone will feel something, you've misunderstood how human beings work. Lead with the feeling, then back it up with the fact that justifies it.

### **Money is emotional, so act like it**

For a business owner applying for a growth loan, the rate matters. But it's not what's keeping them awake at night. What's keeping them awake is whether they can hire the next person, take the bigger premises, survive the quiet period, make the acquisition. Lead with that. Then show them the number.

For a broker recommending a complex case to a specialist lender, the criteria matter. But what really matters is their relationship with their client – their reputation, their record of finding solutions, the trust they've built. Lead with that. Then show them the criteria.

### **The long and the short of it – in FS**

Binet and Field's landmark research into marketing effectiveness is as relevant to FS as any sector. The finding: campaigns that build emotional connections over time work differently from campaigns designed to convert right now – but both are necessary, and the brands that balance them consistently outperform those that don't.

In FS, the gravitational pull towards immediate results is strong — rate campaigns, product launches, criteria updates, regulatory communications. All legitimate. All necessary. But without the emotional groundwork laid by longer-term, human storytelling, they work less hard. They're less trusted and they're less remembered.

### 03. Head and heart

#### Principle in practice

## Coventry for Intermediaries: Certainty everywhere

Coventry Building Society came to us with a clear challenge: they had a strong consumer brand built around ‘All together, better’ – but needed to make it work for mortgage brokers.

Research uncovered the emotional truth at the heart of it all: most brokers had given up hope of finding a lender that genuinely put them first. Behind the frustration of late product withdrawals, unclear criteria, and unreturned calls was something more fundamental – a feeling of not being valued.

That insight became the foundation for everything. Rather than leading with Coventry’s product credentials, we anchored the campaign in the one thing brokers were quietly desperate for: certainty.

‘Your search for certainty is over’ wasn’t a product claim. It was an emotional promise – backed by the very human, very real Coventry for Intermediaries team who delivered on it every day.

Real CFI employees became the stars of the campaign. Papercraft landscapes brought warmth and craft to a category dominated by corporate stock photography. The heart gave the head – rates, criteria, terms – something genuinely worth saying..

LinkedIn alone drove 2.7 million impressions to a highly targeted broker audience, at 27% below benchmark cost. Digital display overdelivered by 90%. The emotional truth did what product messaging alone never could.



## The certainty you've been looking for, everywhere you look



# 04

## Dare to be different



**FS takes the title for the most 'bland' sector around. Conventions are so strong even a smidge of distinctiveness creates disproportionate standout. So really – what *are* you waiting for?**

Cast your eye across the FS landscape. Navy blue. Dark grey. Stock images of people shaking hands, looking at laptops, or standing in front of city skylines. 'Trusted partner.' 'Committed to your success.' 'Your goals, our priority.' Language so frictionless it says absolutely nothing to absolutely everyone.

This is what happens when an entire sector uses risk-aversion as a brand strategy. And it's not just ineffective. It's actively damaging, because in a space where everything looks and sounds the same, the only differentiator left is price. And competing on price, in the long run, is a race nobody wins.

### **Yeah, but compliance...**

We hear it often. 'We'd love to be braver, but compliance won't allow it.' And we get it – FS is one of the most regulated sectors in the world, and for good reason.

But regulatory caution and brand conservatism are not the same thing. The FCA does not require you to be boring. It does not mandate navy blue. It does not prohibit wit, warmth, or genuine human personality. The FS brands that have genuinely understood this – that being compliant and being distinctive are entirely compatible – are the ones creating sustainable competitive advantage.

You can meet every regulatory requirement and still have a brand that people actually remember. Remember that.

### **Flip convention and drive fame**

The good news? In a category as uniformly bland as FS, the bar for standout is low. Distinctive creativity doesn't just make you noticeable – it makes you famous. Research from WARC and Accelero Consulting cites creative quality as capable of multiplying profits by a factor of 12. In a sector as poorly as FS, the upside is even greater.

## 04. Dare to be different

### Principle in practice

## Travelers Europe: Inspired by you, insured by us

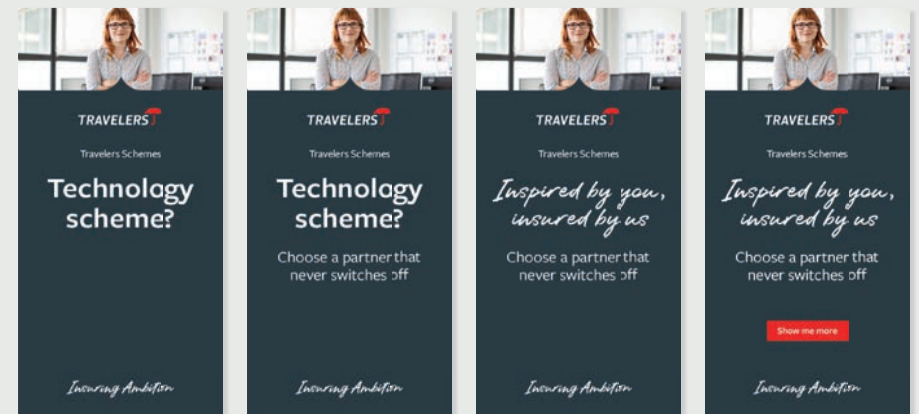
When Travelers Europe entered the specialist insurance schemes market in 2021, the odds weren't in their favour. Low brand awareness. No track record in schemes. No obvious USP. In a market of well-established players, there was every reason to play it safe.

They didn't.

The campaign platform – 'Inspired by you, insured by us' – made a direct emotional connection with brokers who saw themselves as specialists serving niche, often overlooked businesses. Rather than leading with Travelers' credentials, the creative celebrated the extraordinary diversity of people behind the schemes themselves – artisan bakers, boat-builders, vets – making brokers the heroes of the story.

Visually, distinctive typography and a bold secondary palette gave the campaign an identity that stood apart from every other insurance brand in the space.

The results? Over 150% of target leads were generated. Return on investment hit 1,216%. All delivered a quarter ahead of schedule, using 88% of the budget. Bravery, in a sector that rarely practises it. That's daring to be different, right there.



Got you  
thinking?

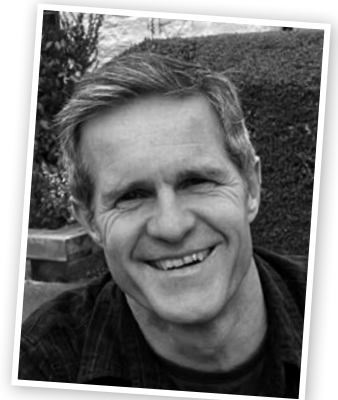


## That's Be More Human, *FFS* in a nutshell.

You've found out what it is, why you should care and how it can help your brand to flourish.

If you'd like to find out more – or if you just want to get on with the business of becoming more human – drop mark-making\* Co-founder, Ali Williams, a line to set up a call. He loves a chat.

Email: [ali@mark-making.com](mailto:ali@mark-making.com)



# mark-making

An independent, B Corp-certified strategic and creative agency, here to make financial services as human in its expression as it is in its impact.



Certified



Corporation