

Compliments of Jeffery Hill, MBA

ISSUE 08

BUSINESS

IN **ACTION**



THE IMPORTANCE OF BEING UNFORGETTABLE

Make your organization more memorable

PG. 44

PROTECTING YOUR BUSINESS WITH AUTHORITY MARKETING

How to position yourself as an industry expert

PG. 16

ESTABLISHING A VIRAL BRAND

The key to getting more eyes on your content

PG. 06



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Front of Tear Out Card 1



SALTY DOG

cocktail

Whether you make the classic salty dog or try one of these flavor twists, this cold and refreshing cocktail is a must for summer.

Cheers!



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Back of Tear Out Card 1

measure

- Fruit slice
- Coarse sea salt (for rim)
- 1 c. crushed ice
- 1 c. red grapefruit juice, freshly squeezed
- 3 oz. quality vodka

shake

1. Using the fruit slice, wet the rim of your glass. Dip into the sea salt.
2. Fill the glass with crushed ice.
3. In shaker, combine juice and vodka, and shake well.
4. Pour into glass, and garnish with mint leaves or fruit slice.



Not a grapefruit fan? You can make different variations of this drink by using half the grapefruit juice and replacing the other half with either strawberry juice or watermelon juice. Garnish with a fruit slice.



Dear Bill and Judy,

Welcome to Business in Action magazine!

Business in Action is a 48-page publication dedicated to helping you become a visionary business owner and better leader. Every issue includes executive spotlights, sales and marketing tips, leadership-building tools, and entrepreneurial insights to empower you to take control of your success. All the articles in this magazine include an actionable tip, so you can spend less time wondering "How do I do that?" and more time actually doing it.

This magazine gives me the opportunity to stay in touch with my most valued connections and people I have met over the years. I hope that you find the articles engaging and informative and that you are encouraged to take action on the content inside these pages.

Please feel free to share this magazine with your friends and colleagues. I would love to hear what they think of Business in Action too.

Jeffery Hill, MBA



Jeffery Hill, MBA

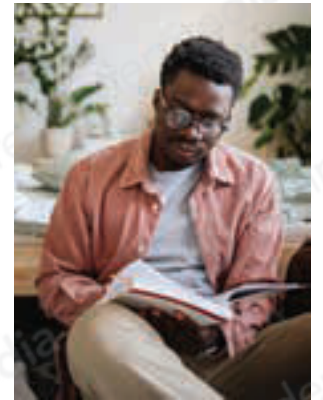
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CONTENTS

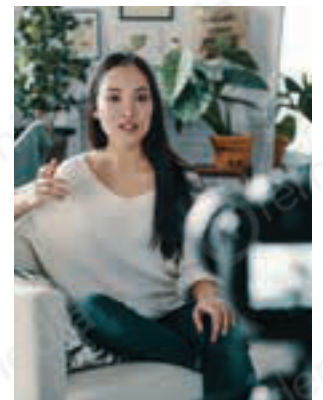
ISSUE 08



PRODUCTIVITY

3 | Essential Business Books

Use these bestsellers to help you augment your professional life.



MARKETING

6 | Establishing a Viral Brand

Creating a viral brand takes a lot of hard work, but it offers significant benefits for your business.

36 [LEADERSHIP]
How to Prioritize Personal Accountability
Expert advice on looking internally for solutions.



MARKETING

10 | The Psychology of Effective Marketing

A successful real estate agent reveals how to think like your audience and build their trust.



MARKETING

16 | Protecting Your Business with Authority Marketing

In uncertain times, painting yourself as an authority in your industry can have huge advantages for your business.



ENTREPRENEUR

20 | Organizational Tools for Entrepreneurs

Take a closer look at these tech tools designed to help you better organize your workflow.



SALES

21 | The Measure of a Marketing Campaign

In marketing, it's important to look beyond what the numbers are telling you. Here's how to do it.



LEADERSHIP

30 | Sustainability-Focused Strategies

A sustainability mindset could be the key to your business's success.



LEADERSHIP

31 | The Importance of Being Unforgettable

Discover the qualities that make companies and sales professionals memorable.

BUSINESS IN ACTION

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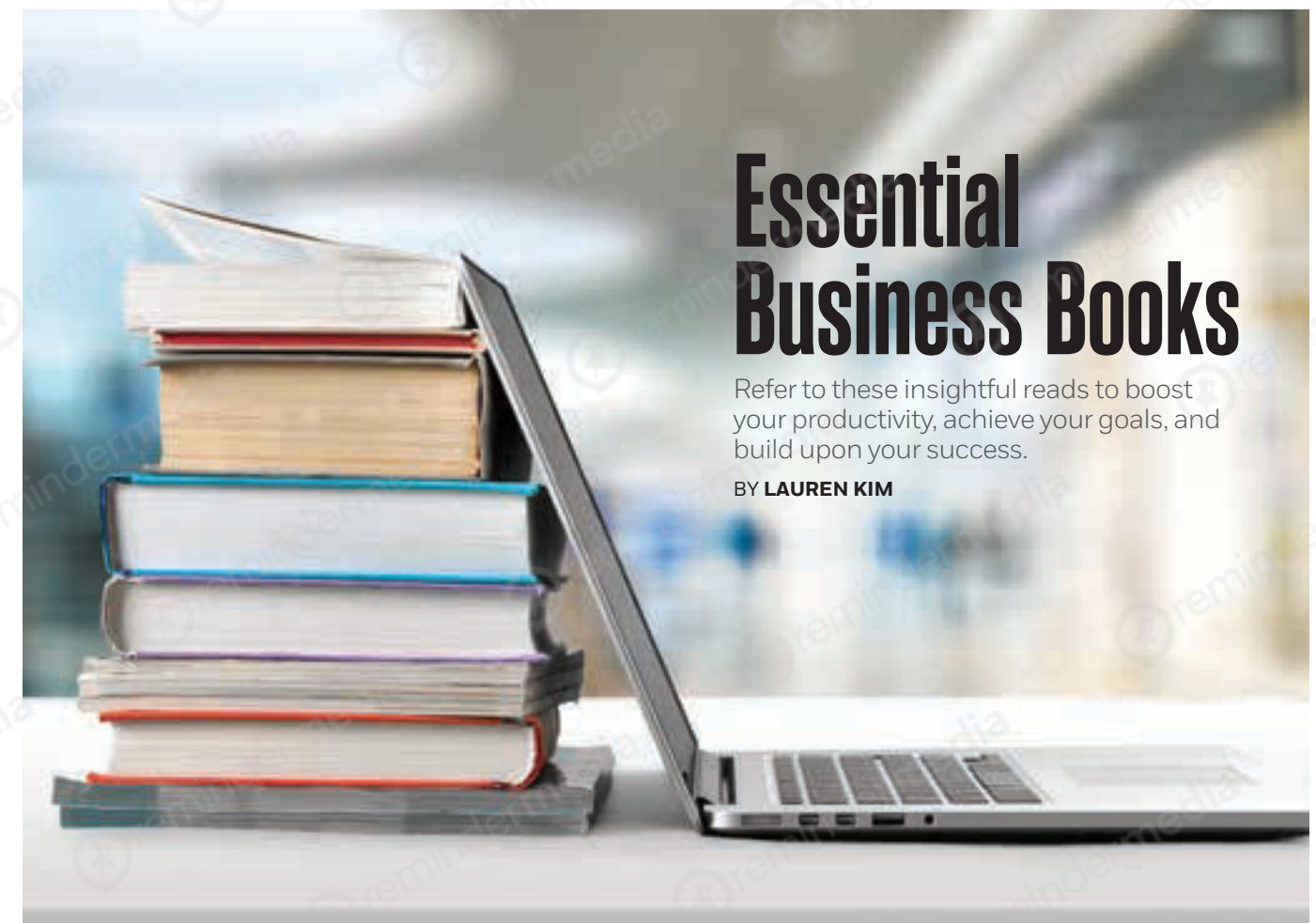
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Essential Business Books

Refer to these insightful reads to boost your productivity, achieve your goals, and build upon your success.

BY LAUREN KIM

To be successful, every business leader must continuously self-evaluate and look for ways to expand their skill set. Check out these books, whose powerful advice can help you stay productive, stick to your plans, and reach your full potential.

BUSINESS CLASSICS



Built to Last: Successful Habits of Visionary Companies

By Jim Collins and Jerry I. Porras

This book shares the commonalities between ultrasuccessful businesses like the Walt Disney Company, Apple, and Marriott as well as some of the surprising features that make them so enduring.



Getting Things Done: The Art of Stress-Free Productivity

By David Allen

The techniques in this widely praised book will help you organize your mind, efficiently manage your workload, and capture all the information you need so you don't have to stress about remembering everything you need to get done.



How to Win Friends and Influence People

By Dale Carnegie

Considered by many to be one of the best business books of all time, this pioneering self-help book, originally published eighty-seven years ago, shows how to be successful through real-life examples. It also emphasizes the importance of learning to interact with people by finding ways to honestly connect with them and having a friendly, positive attitude.



Influence: The Psychology of Persuasion

By Robert B. Cialdini, PhD

This powerful volume with newly updated research explains the psychology of why people say yes and shares how to ethically use the powers of persuasion to achieve success. It also teaches you to recognize when these powers are being used by others to sway your decisions.



The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change

By Stephen R. Covey

Whether or not you realize you have them, your habits can affect your personal and professional lives. This bestselling how-to will help you change your ineffective habits and replace them with ones that will boost both your happiness and your productivity and help you achieve a work-life balance.

NEW READS



Build: An Unorthodox Guide to Making Things Worth Making

By Tony Fadell

Learn the secrets of success from the Silicon Valley visionary who led the teams that created the iPhone, iPod, and Nest Learning Thermostat. Read the details of Fadell's path to success, and benefit from his tips on how to best navigate your own professional journey.



The Power of Regret: How Looking Backward Moves Us Forward

By Daniel H. Pink

Drawing on science and real-life stories from individuals about their regrets, Pink breaks down the four main regrets most people have in life and gives practical advice for learning from them so you can make better decisions and foster more productivity and satisfaction in your life.



The 6 Types of Working Genius: A Better Way to Understand Your Gifts, Your Frustrations, and Your Team

By Patrick Lencioni

This bestseller outlines the six skills needed in every team and breaks down the important role they play in group success. It also includes a ten-

minute assessment to help you and your team members tap into your natural abilities to boost productivity and achieve more.



Unreasonable Hospitality: The Remarkable Power of Giving People More Than They Expect

By Will Guidara

The former owner of the legendary Eleven Madison Park restaurant in Manhattan demonstrates how to take your business to the next level by focusing on hospitality and transforming every transaction into an amazing experience for your customers. ■



Establishing a Viral Brand

What does it mean to “go viral” in today’s world, and can anyone, regardless of industry, reach this pinnacle of brand identity?

BY ALEXA BRICKER

BY 2023, we’ve all grown accustomed to viral videos and other forms of content that spread like wildfire, racking up millions of views before fading away into the depths of internet history. To outsiders, it might seem like the creators behind these viral pieces of content are either brilliant marketers, simply lucky, or some combination of both. However, what looks like a stroke of genius is often the result of weeks or months of planning, trial and error, and audience analysis.

You might also assume that the ability to go viral is reserved for young celebrities or well-established thought leaders, but you’d be wrong. Take what you know about virality and throw it out the window because it’s a much more powerful and accessible tool for your business than you might think.

Why go viral?

There are several reasons why it can be beneficial for your content to reach viral status. First, it’s one of the quickest and often least expensive ways to establish solid brand recognition. After all, the goal is for people to fall so in love with your content that they can’t help but share it—at no cost to you. Unlike paid advertising, viral content spreads organically, growing your audience and increasing the number of eyes on your products and services without you having to lift a finger.

Second, having viral content can make you and your brand synonymous with your industry and what you sell. When the eyes on your content extend beyond your typical audience, you’ll be broadly recognized as an expert in your field. You also won’t have to worry about targeting





your marketing to the individual because it will be memorable for both young viewers and old viewers alike.

Finally, going viral can help you establish long-term credibility. Even if someone who comes across your content isn't ready to buy today, you will be forever etched on their mind, making yours the first brand they think of when they are ready. Become memorable, and the customers will come to you.

🕒 **The content machine**

Nearly every person with a business and a message says they want to go viral, but what exactly does it mean to hit the peak of virality? Chan Desai, an account strategist and manager with the public relations firm Otter



CHAN DESAI
(Otter PR)

PR, defines going viral as “the rapid and organic spread of any type of digital or print media.” The key words here are rapid and organic. A piece of content can be considered viral if it spreads quickly—in a matter of days or weeks—and reaches a group larger than the intended audience. This kind of recognition can help a brand establish staying power and distinguish itself from the competition. Below are a few ways to improve a piece of content’s potential to reach viral status.

Identify your audience

Content can only be considered viral if it surpasses a brand’s target audience, but it will have no chance of reaching the masses if it’s not first accepted and shared by that target audience. Therefore, it’s crucial to establish your main focus group and figure out the kind of content that appeals to them. “You can’t necessarily buy virality,” Desai says. “There are marketing tools like pay-per-click, but it’s more important to find people who want to see and engage with your campaigns if you want to improve your chances of going viral.”

Competitive analysis

You also need to pay close attention to what your competitors are doing. Competitive analysis can provide great insight into industry trends and help you identify your brand’s greatest

strengths and weaknesses. This can involve analyzing your competitors’ content strategy—including what they’re posting, where they’re posting it, and how often—and the engagement on their posts. Identify who your competitors are connecting with and why. If there are any gaps in your own strategy, you can take a cue from your competition and try a tactic that’s worked for them.

Emotional relevance

You know your audience. You know the competition. Now it’s time to understand the moment—that is, the kind of content that will connect with people on an emotional level *right now*. Reaching different demographics often requires different tactics, so it’s important to understand what emotional cues and tone to use and what your audience values. Desai has a surefire approach that she coaches all her clients to adopt: “Identify your audience’s biggest problem, find a solution, and present that solution to them,” she says. “Figure out what your audience needs and how you can provide that to them to help you form a lasting connection.”

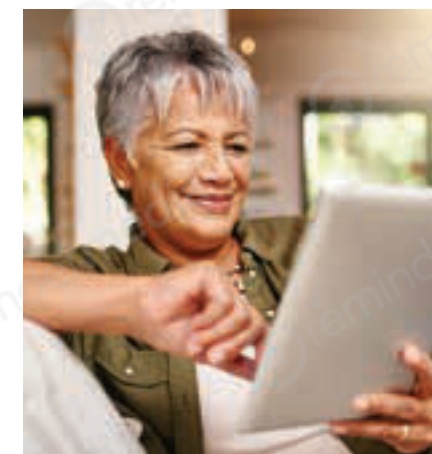
🕒 **Shareability is king**

Your content’s shareability will ultimately be the driving factor to its success. Shareability means different



things on different platforms, so you’ll want to experiment with the type of content that performs best on your platform of choice. Keep in mind, though, that visual content tends to perform better across all social media. “Short-form, informational content like videos, infographics, and pictures are best,” Desai says. “It goes back to the goal of spreading quickly. I recommend anything that won’t take up a lot of people’s time but is still attention grabbing.” Branding your content is also important, so Desai recommends placing your logo on any images and infographics you post and tailoring images to fit the voice and tone of your brand.

However, while you want your content to reach the right people



at the right time, you need to be mindful of the approach you take. Careful hashtagging on your content is key. Instead of scanning the most popular hashtags of the day and tagging your posts with them, look for hashtags that perform well for the type of content you’re

sharing. For example, if a popular snack brand starts a challenge that’s going viral, don’t use that hashtag just because it’s performing well. Search the platform for hashtags related to your industry, and pull from those options instead.

🕒 **Forge your path**

The creators who force themselves into a box will be less successful than those who create content that’s unique to them. Resist the temptation to follow every trend if it doesn’t work for your brand or business. Most important, focus on the value you’re bringing to your audience. Ask yourself, *What is going to make people stop and click to learn more?* If there’s a human element to your content, it’s much more likely to garner people’s attention. ■

Take Action

Conduct research to determine which social media platform your audience is most active on and the types of content your competitors have found success sharing.

The Psychology of Effective Marketing

Real estate agent Jess Lenouvel uses a psychology-based approach to bolster her marketing tactics. Here she shares how any business can follow suit.

BY ANDRE RIOS

→ Would you share an overview of your business experience?

I was an active real estate agent for over fourteen years and had a lean but mighty team that did hundreds of deals a year in the Toronto real estate market. In 2018, I transitioned to the coaching industry and founded The Listings Lab, a consulting firm that helps real estate agents create relationships at scale. I'm also the bestselling author of *More Money, Less Hustle: Becoming the 7-Figure Real Estate Agent*.

→ How did you develop your approach to marketing?

I first took my business online and dropped the old-school marketing tactics that were engraved into the real estate industry.

I started combing through Facebook Marketplace and having online

conversations with people looking for houses or rentals. At the time, I was doing something that practically no one else was: using technology in an industry that didn't—and frankly still doesn't—use it well, at least not in the ways they could or should. It made me so efficient that I was able to talk with so many more prospective clients than if I were out doing street marketing.

I wanted to know more. I got a job working for a builder so I could learn the residential real estate business. I realized that none of their marketing techniques were successful. No one in our business was doing what other sectors were doing—even though what they were doing could be applied to real estate. I just had to figure out *how*.

So I began a long evolution of testing, running ads, and creating landing pages for my real estate business. I can't honestly

JESS LENOUEL



PHOTOS COURTESY OF JESS LENOUEL



tell you how much I spent testing and running Google and Facebook ads, but I can tell you it was a lot. I wanted to be ahead of the curve though, which meant spending some money to make some money.

→ How would you define marketing?

Marketing is being able to articulate what's in the back of your ideal client's head better than they can. When you can do that, they will automatically credit you with the solution.

→ You're well-known among your consulting clients for your theory of omnipresent marketing. Would you explain this concept?

Omnipresence is when you literally appear—or at least seem to appear—everywhere in a prospective client's life. You dominate their screen. There are three components to this concept: timing, frequency, and platform.

The goal of marketing is always to be in the right place at the right time. What you're doing is getting your messaging in front of people so consistently and so frequently that, in your client's eyes, you seem like the only choice for them to get the help they need.

You want to be top of mind at all times. You're not just appearing out of the blue when they're trying to make a decision.



“ Once you understand what drives your clients to make decisions, you're able to adjust your messaging accordingly to resonate with them to create that connection and relationship.

For the most part, you can do this online. You show up everywhere your prospects go, to the point that they see you two to five times a day. This is possible through targeting and retargeting ads, organic social media, and email campaigns.

Being omnipresent means you give value over and over again so that when you do eventually ask for a

client's business, it doesn't feel like such a hard ask. The element of reciprocity is already there.

→ How is psychology relevant to marketing a business?

It's crucial. You need to create messaging that truly resonates so that you're breaking through the noise. To do so, identify the

psychology of your ideal client's motives and the way they think.

Once you understand what drives your clients to make decisions, you're able to adjust your messaging accordingly to resonate with them and create that connection and relationship. Good marketing is only possible through understanding psychology.

→ Why is it important to think like your audience?

It's how you can build trust with your audience. Building trust is building a relationship. You can't just hide behind a logo anymore, especially in businesses like real estate. This is a human-to-human business, so it's important that people get to know, like, and trust you. You have to break down barriers to trust.

You need to know your audience and show them that you truly understand their pains, problems, fears, and desires. Once you do, you can draw them in with psychology-based messaging to speak to them and show them that you understand what they're going through—and how you can help.

People make decisions emotionally. To tap into those emotions, you need to understand what drives them.



Understanding how your community thinks is the only way you can narrow down your messaging and reach the people you need to. If you don't know your audience at all, then you're not going to resonate with them to make that connection.

→ Can you use these psychological tactics when interacting with clients in person?

One hundred percent, you can. Purely understanding the psychology behind what drives your clients' motives will help you better structure your conversations with them to be able to relate to their pains, problems, and desires. It also gives you the ability to present yourself and your services as the solution to these problems—without coming off as inauthentic or salesy.

By having these psychological strategies drive your conversations with clients, you're building trust, connection, and, ultimately, a relationship with them. And once that relationship is built, they are less likely to break it as opposed to a contract that means nothing to them.

→ What's a famous example of a business using psychology in their marketing successfully?

Super Bowl commercials are the perfect example of using psychology in marketing.

The companies who run ads during the Super Bowl know the key to good marketing, the key to mental market share. It's all about emotion—building “know, like, and trust” techniques through sound psychology and messaging targeted to a specific group. Emotions lead to thoughts. Thoughts create decisions. Decisions trigger actions. Actions lead to results.

→ What challenges in your entrepreneurial journey did these approaches help you overcome?

Deciding to leave real estate was difficult. I knew I needed to make a change, but I wasn't sure what that looked like. I took the principles that had made my own real estate business successful and taught other people how to create relationships at scale. This is also how I market, and it's the foundation of everything that we do now at The Listings Lab. People know the marketing strategies work because we teach them how to recreate the same funnel that helps them feel connected to me!

→ Finally, what's the number one mistake that organizations make when trying to market themselves?

One of the biggest mistakes I've seen people make is going after multiple niches at once or being way too general. You know the saying about being good at everything but great at nothing? It

Take Action

Think about your target audience's mindset. How can you employ a psychology-based approach to elevate your marketing strategies?



applies here as well. Start with one niche, and dominate it. Once you have, you can move on to another. Remember: the riches are in the niches.

From a marketing standpoint, the worst tagline you can use is “I'm here for all of your real estate needs.” That immediately gives a sense of desperation and lack of specialization. It's as if you're saying “I'll take what I can get.”

The key to drawing someone in is implementing specific, psychology-based messaging. This can only be done well if it's directed to one demographic. Though being so specialized might go against everything you've ever been taught, get over it. The narrower your focus, the more successful you'll be.

When you're relevant to people, you don't need to use “spray and pray” marketing (spray the area with your

face and phone number, and pray that somebody calls you). They'll listen to your marketing and tell their friends because you're speaking directly to them about the problems they're having. “Have you bugged my house?” is a question you should be hearing regularly. If no one's asking you that question, it's because you're not relevant to them yet. ■

Protecting Your Business with Authority Marketing

When you set yourself up as the go-to expert in your industry, you can shield your business from market changes and economic uncertainty.

BY MIKE SAUNDERS, MBA

ANY TIME TALK OF INFLATION OR RECESSION is in the news, it creates uncertainty. The tendency for business owners is to shrink back, but the most successful leaders will take this opportunity to grab market share.

One way to do so is through an authority marketing strategy, which can amplify your current touchpoints to make you stand out as the obvious choice in your industry. After all, as a business professional who works within a specialty that is sharply differentiated from others, you are, by



nature, an authority in your chosen field. And if you aren't systematically and methodically establishing yourself as such, at least in your target market, you are ignoring the true power of the marketplace.

WHAT DOES IT MEAN TO HAVE AUTHORITY?

A business leader with authority is someone who has a deep well of knowledge in a particular area, which enables them to leverage their experience to gain an elevated expert status within the specialized confines of their industry. You can obtain this authority by becoming an educator and advocating for the success of those who rely on you, which ensures that your audience continues to look to you for information.

Think about this: If you were looking for an accountant to help your business reduce its tax burden, how would you make your decision? Let's say you meet one at your local leads group who seems friendly and makes a good first impression. You then notice a second accountant who was recently featured at your local chamber of commerce business luncheon. You come to learn that he wrote a book on how to maximize tax deductions for small businesses and hosts a weekly podcast about changes in the tax law.

So who do you choose? Both accountants may do a fabulous job, but you'd probably go with the second. That's because we tend to make decisions based on visibility.

In this scenario, the accountant who has established himself as an authority has vastly improved his "perceived value" in the marketplace.

To create this visibility, you must continuously provide your target audience with content that shows you understand and empathize with their needs. There are a variety of ways you can do this, such as by appearing on podcasts that your target audience listens to or even by starting your own podcast so you can interview influencers in your industry. People often turn to podcasts for helpful information, so when someone searches for help in your area of expertise and finds you, they'll know they can trust you as an authority. Other options include hosting webinars or other informative sessions on social media or attending conferences or community-sponsored events.

THE VALUE OF AUTHORITY POSITIONING

In the 1960s, Stanley Milgram, an American social psychologist, conducted an experiment to test the correlation between obedience and authority. This experiment involved three individuals: an experimenter (the person giving orders), a teacher (a volunteer), and a learner (a partner of Milgram's). The experimenter told the teacher that for every question the learner answered incorrectly, they would need to administer an electric shock. (Of course, there were no real electrical



Consider which of the authority marketing tools mentioned here would best fit your business, and implement it into your strategy.



impulses as part of the experiment.) The experiment was meant to see how long people would obey an order if doing so required hurting someone else. If there was any pushback to stop the experiment, the experimenter discouraged it.

Though Milgram's experiment is now decades old, it still speaks to the power of authority in the business world today. After all, people still trust those with more knowledge or confidence in certain areas, which means they want to work with experts like you. Just look at what happens in times of uncertainty. Authoritative entrepreneurs who maintain a consistent viewpoint and integrate change into their business become even more attractive to consumers. They look for the company that is not only stable but also confident in

that stability, and then they put their trust in them.

When you teach, train and educate your audience, it is much easier to be seen as a trustworthy resource. Then you just need to help them understand why you are the *best* choice.

BECOMING THE AUTHORITY

Once you understand our human nature to make decisions based on triggers and trust someone deemed as an authority even in the face of a tense situation, you can begin to establish yourself as such an authority. You should strive to offer your audience the best solution and be the most trustworthy resource in their sphere of influence.

Think about all of the touchpoints that your prospects go through to

discover your brand or business. This may include landing pages for events you have coming up, specific web pages on your website, emails that you send out, social media posts, or follow-up emails to confirm an upcoming appointment.

If you were to use each one of those touchpoints with authority-positioning assets, such as links to where you were interviewed on a podcast or images of when you were featured on a news affiliate, you could fast-track your expertise and give powerful content to your prospects to consume and listen to. Give them value up front, and they will view you as a trusted advisor rather than a salesperson. ■



About the author: Mike Saunders is a speaker, bestselling author of four books, and successful business coach who holds an MBA in marketing. Mike is also an adjunct marketing professor at several universities and a member of the Forbes Coaches Council. He has interviewed hundreds of industry experts on his podcast and is always striving to learn from other thought leaders.



Organizational Tools for Entrepreneurs

These applications can help your business run more smoothly and encourage greater productivity.

BY ALLISON GOMES



TARTING AND SUBSEQUENTLY RUNNING A BUSINESS is no easy feat. You must design a business plan and model, take the seemingly hundreds of steps necessary to implement them, and then find qualified employees to help make your business a reality. Because it's such a complicated process, staying organized is essential to finding success. Luckily, there's an app for that. To help your business to run more efficiently, check out the numerous organizational tools you can utilize throughout the process.



Boomerang

It's easy to get distracted by a constant influx of emails throughout the day or to spend too much time stressing over an email before hitting send. Programs like Boomerang can help eliminate some of this distraction and worry. Boomerang is an organizational tool that works within your Gmail or Outlook to help you take control of your inbox throughout the day. Among its many functions is the ability to pause your inbox for a specific period of time, allowing you to better focus on your other important tasks distraction-free. While your inbox is paused, you can even opt to have Boomerang send an automated response notifying the sender that you'll get back to them shortly.

Boomerang also includes an AI assistant to help you compose more effective emails to ensure you're getting the responses that you need. As a bonus, Boomerang will show when someone has read your email and remind you to send a follow-up email if you have yet to hear back from them. To help reduce a lot of back-and-forth, you can also easily schedule meetings within your email through Boomerang's patented Magic Live Calendar, which is always updated according to your current availability.



Evernote

Note-taking is an important part of both professional and personal organization. Since running a business requires both, you might consider trying an application like Evernote to keep all your ideas and logs in one place. Within it, you can create different notebooks for various purposes, allowing you to organize your business plans, to-do lists, meeting notes, and more—all in one place. You can also scan documents and clip web pages that you can then easily share with others in your organization. And since the application connects to Google Calendar, you can attach your to-do lists or notes to any scheduled meetings or calls for easy access in the future.



Examine your current business workflow, and consider how implementing one or more of these organizational tools can help increase your productivity.



MindMeister

Mind mapping, a visual method for organizing thoughts, is a great way to generate new ideas and flesh out concepts. MindMeister is a digital mind-mapping tool that expands on this technique by allowing you to collaborate with others through virtual mind maps. There are numerous ways to utilize the platform, including brainstorming, project management and planning, and meeting organization. It can help you and anyone you're working with better organize ideas for future projects, your client data, timelines for various tasks, and anything else related to your business. You can work directly within the MindMeister app, or you can opt to integrate it with your Google Drive or Microsoft Teams to keep all your ideas in one place. Think of it like a digital whiteboard that you can easily adjust and add to as you have new ideas for your business.



Momentum

Momentum is a browser extension that supports better focus and productivity. With this tool, you can create a customized dashboard on your New Tab page—be it Chrome, Safari, Firefox, or Edge—that welcomes you with an inspiring photo or quote to get your day started on the right foot. You can also opt to include a daily to-do list, weather updates, and a notes section where you can jot down ideas as they come to you throughout the day. Anything that helps you stay focused can in turn support more organized and productive days.



Nimble

Geared more toward salespeople, Nimble organizes your client data and sales process in one place by bringing together information regarding client follow-ups, client history, and your team's progress throughout the sales process. The platform syncs data and contact information from across more than 160 applications, including Outlook, Instagram, Facebook, LinkedIn, MailChimp, and QuickBooks. With this user-friendly CRM, you have the option to work within the mobile app or add it to your Google Suite or Office 365 account. These different choices allow you to create a personalized work experience that can encourage each member of your team to stay on top of the sales workflow and generally make more sales.



Wrike

To help you and your team manage your to-do lists, consider using a task-management system like Wrike. This program allows different users to collaborate on tasks all in one space and creates a streamlined process that eliminates the need for communicating across multiple platforms. Projects are divided into individual tasks that you can then delegate to your team and automatically schedule into the future. There's also the option to track time for each user and task, which can lead to a more accurate understanding of how long it takes for a project to be completed. This tracking subsequently holds your team accountable since you can see how much time every person puts into each step of the project. With a mobile and desktop application, users have the flexibility to customize their experience to better support individual productivity. ■

The Measure of a Marketing Campaign

Don't get caught up in the numbers when it comes to marketing—true growth lies in the mixture of qualitative and quantitative data.

BY ALEXA BRICKER





IMAGINE YOU'RE THE marketing director of a large financial services firm. You set a quarterly marketing budget of \$10,000, which, based on your averages this year, should help you acquire 1,000 new leads. At the end of the quarter, you review the results of your campaign and find that you were only able to add 300 quality leads. Do you drop the messaging and tactics of that campaign because it missed the mark? Or do you stay the course and see if its performance picks up?

If this scenario sounds familiar, you're not alone. Many marketing campaigns have been squashed after seemingly unsuccessful runs. However, what a lot of marketers (even seasoned ones) fail to look at are the messages *beyond* the numbers. If you want to determine why and how your messaging fell short with your intended audience, you need to look at the qualitative data points, not just the quantitative results. This kind of data can help you make more strategic adjustments instead of abandoning ship altogether.

Here we'll explore the differences between quantitative and qualitative data and the importance of measuring both to establish successful marketing that sticks with your audience.



> Quantitative versus qualitative

Most marketing campaigns are created with specific numeric KPIs in mind, such as a total budget, conversion rate, or close ratio. These are all types of quantitative data points because they hold numerical value and thus can be measured. With quantitative data, you can get a clear picture of where your money is going, how many people are seeing your marketing, and how many are responding to it. These numbers are essential for evaluating ROI and can

help you stay on budget, which is why they're often the preferred metric of successful campaigns.

Qualitative data is measured differently; rather than numbers, it looks at descriptions and feelings to understand how people are responding to your messaging. This information is critical not only for establishing successful campaigns that strike a chord with your audience but also for revealing previously unknown information about your

customers, such as how much they're willing to pay and which social media platforms they frequent.

Because it's less straightforward than quantitative data, qualitative data tends to be overlooked when analyzing campaigns. However, especially when measured with the numbers, it can improve the flexibility of your campaigns and help you better adapt to the needs and wants of your customers.

> Qualitative data points to consider

The goal of qualitative data is to uncover information about your audience that numbers won't reveal. For example, if the quantitative data shows that thirty people clicked on your ad but only 10 percent of those people converted, qualitative data could analyze the positive and negative responses to your ad to allow you to make adjustments and improve your conversion rate. There are four main ways you'll want to measure qualitative data.

Segment

You'll find through trial and error that not all marketing campaigns garner the same response from the people in your audience. An ad highlighting a sharp drop in the price point for your services may attract a buyer who was holding out for a discount, but another buyer may be put off by the same discount, fearing a decline in value. Qualitative data can expose these subsets in your audience, helping you to create hypertargeted and more effective campaigns.

Find out what motivates the different groups within your target audience, and direct specific messages to them that will drive them to convert.



For example, customers motivated by personalized service might respond well to walk-through calls or emails explaining the range of services you offer, people with limited budgets may be impressed by a multiservice package at a singular price point, and individuals looking for ease of use could benefit from a simple and direct sign-up process.

Socialize

Social media is probably the most reliable way to target your marketing down to the individual, but its value goes far beyond that. It's not enough to focus on what you post and when—you must also pay attention to *who* is reacting to your posts and *how* they are.

The comments section of your posts is a great place to drum up engagement and learn more about how people perceive and respond to your brand. You might find that they're responding well to your marketing, leaving unprompted, positive reviews. More likely than not, though, you'll find a mixture of high praise and harsh criticism. You should be mindful to respond to both and take note of the kind of critiques you receive so you can tailor your marketing in the future. Reading through and responding to comments also shows you to be an active and thoughtful leader, which can be highly beneficial for brand recognition.

Inspire

Inspiring your audience is a surefire way to get them to like and trust you, and qualitative data can tell you all you need to know about how well you're succeeding in this area. If you have a well-established personal brand, it should be relatively easy to see what people think of you and your business. You might notice your follower count increasing or a flood of engagement on posts where you'd expected just a few likes. You could also receive recognition from other like-minded leaders or people in your industry looking to work with you. Perhaps most tellingly, you may start to gather referrals from current clients touting your services to their friends and family. These are all telltale qualitative signs that your marketing is successfully establishing brand recognition.

Survey

Questionnaires and polls are some of the most effective tools for getting direct feedback from your target audience. There are a variety of ways you can survey people, including conducting polls on social media, sending survey links via email, or asking for comments in webinars or on other content marketing platforms. Surveys should be straightforward and garner honest answers, so avoid leading questions like *Did you enjoy the webinar?* or *What do you dislike about our products?* Instead, provide respondents with multiple-choice answers or an opportunity



Analyze your current marketing campaigns. Set at least five qualitative data points for each that you can use to learn more about your target audience.

to describe what they'd like to see more or less of in your services.

You could also use surveys as a method for collecting valuable information from clients and prospects. Consider asking for personal details (e.g., full names, email addresses, and phone numbers) before getting their feedback. By collecting this information, you'll be able to retarget these individuals with marketing specific to the responses they provided in the rest of the survey.

> Quality and quantity in harmony

Most marketers are all about the numbers. They set clear, measurable goals and want to make sure their marketing efforts are worth their time and money. But to focus solely on conversion rates and clicks is a missed opportunity. Before you launch any new marketing campaign, be sure to establish both numeric KPIs and qualitative measurements to ensure the best results. ■

Sustainability- Focused Strategies

A sustainability mindset could be the key to
your business's success. BY SIMON ELLIOT



A (NOT-SO) FUNNY THING has happened since the start of the pandemic: sustainability has taken on new urgency and become a must-have rather than a nice-to-have. Recycling and tree planting are often now just footnotes. Instead, annual report headlines publicly announce measurable commitments to having net-zero waste, making significant reductions to their carbon emissions, and taking specific steps to support biodiversity and promote circularity.

So why the change? Some businesses are subject to new regulations that require engagement by all parts of their supply chain to comply. Others are hearing calls from their employees, investors, industry associates, and customers that they can't ignore. Whatever the reason, the activities that previously had been relegated to a marketing brochure have become a compliance and strategic business focus with C-suite attention—even for the smallest and leanest of companies.

But if your company doesn't yet have a well-articulated plan or if your commitments are outdated, these new requirements might seem daunting. Improving your sustainability



performance doesn't necessarily mean gigantic leaps; you can take smaller, incremental steps to create momentum and incite change. At the end of the day, doing something is certainly better than doing nothing at all.

Reconsider and update your sustainability strategy with these four steps.

STEP 1
Many classic business models suggest you start with baselining where you are now, but I think that's backward. Instead, first

imagine your potential and dream big, taking into consideration what your colleagues in your industry have announced and what will be necessary for you to stay competitive. As Project Drawdown—an organization with a goal to stop the increase of greenhouse gases in the atmosphere—reminds us, 2040 or 2050 goals are good, but reducing our impact in the next several years will have positive climate and biodiversity multiplier effects for the future.

STEP 2
Once you have your vision, you can look at where you are today. Determine what gaps to fill, figure out the quick (and energizing) wins, and identify the lapses in your data collection methods that require near-term investment.

STEP 3
Build a strong, multifunctional team to map how to achieve your goals. Prolific business writer and Harvard Business School professor emeritus John Kotter has written extensively about why transformation efforts fail. Chief among them is not building the right team with the ability to work

across lines. Top-down and bottom-up efforts tend to fall apart unless they are spearheaded by a broad spectrum of key players.

STEP 4
Get your people—your employees, customers, suppliers, and partners—behind your plan. This collective focus can help

build momentum. Communicate your strategy and your goals, and measure and celebrate your successes together.

When you get right down to it, sustainability is about redefining our use of natural resources: direct fossil-fuel-based materials, which run our production facilities, fleets,





and supply chain partners' vehicles; and indirect fossil-fuel-based materials like water, fertilizers, irrigation, packaging materials, and production waste. North America, western Europe, and the affluent economies of the Asia-Pacific use a greater load of resources than the rest of the world combined. Reducing resource intensity is key not only to minimizing its environmental impact but also to saving money and reducing the cost of goods sold.

Every production process has some slack in it. But this slack, or leftovers as I like to call it, is our globally important untapped resource. When we define leftovers as unusable waste and simply discard them, there are significant environmental and

cost implications. Alternatively, if we define leftovers as a resource and build a circular process to capture their value, we stand to gain a lot of advantages, and not just environmentally. There are plenty of business benefits as well, especially since the alternative is to be left behind.

This is not to say that building circular processes is easy. It would have been done already if that were the case. Creating or buying circular products requires a new way of thinking among stakeholders (not just the internal drivers of change), yet this approach is rarely incentivized or rewarded in performance evaluations—in part because results often can't be achieved within a few quarters. Firms usually have



Analyze your current business strategy, and set at least three sustainability-driven goals you can start working toward today.

broad sustainability targets but insufficient circularity goals, and most aren't tied to profitability (e.g., 75 percent of our profits by 2030 will come from circular purchases).

Circularity initiatives depend on close collaboration, but firms lack support from suppliers and key internal departments, especially supply chain and procurement, whose goals have typically been narrowly defined as getting the products in the quantity they need, on time, and for the lowest price. These goals are often set and fulfilled without regard to sustainability or maintaining supplier relationships to secure goods and reduce friction over time.

Beyond a failed collaboration within an individual company's processes, there's also a lack of a coherent ecosystem of peer companies, suppliers, industry consortia, technology and data partners, NGOs, and regulators aligned around a shared ambition. But this isn't because it's not possible. For instance, in the food service industry, companies like Sodexo, Compass Group, and ISS have been sharing ideas for fixing issues around packaging and single-use disposables for food and beverages,

providing a service to the industry at large as well as supporting their own companies' efforts to reach zero-waste goals.

As you set your goals, aim high. Think about what innovative leaders do:

- They define their stakeholders, understanding that each has needs that must be met for them to engage.
- They set specific revenue and performance targets.
- They leverage their partner ecosystem to generate new ideas, develop solutions, and create mutually satisfying results.
- They form or join precompetitive coalitions to invest in infrastructure development so the networks mutually reinforce growth.
- They incentivize departments with collaborative KPIs to achieve these goals together.

At the end of the day, sustainability is going to be imperative for business growth and success in the coming years, if only because there is an

increasing generational concern—even anxiety—around preserving natural resources and ensuring social responsibility. Millennial and Gen Z consumers are willing to pay more for products and services that don't harm the environment, and they want to work for companies with a similar commitment. Even still, some corporate managers continue to view environmentally conscious actions and purchases as driving up costs rather than driving value, which in so many cases would actually save them money. But if you really want to increase your value to consumers, boost your sales and profits, and reduce your costs, a sustainability strategy and focus is the way you must go. ■

About the author: Simon Elliot is a managing partner at boutique advisory firm 4xi Global Consulting, including their Sustainability Simplified© practice. He's focused on helping organizations with establishing, maintaining, and executing their sustainability strategies. Simon lives in the San Francisco Bay area and is passionate about how we can all make a difference in reducing our footprint on the planet and protecting Mother Nature for many generations to come.

How to Prioritize Personal Accountability

Father-and-daughter team John G. Miller and Kristin Lindeen of the organizational firm QBQ Inc. discuss the importance of owning your thoughts, words, and actions.

INTERVIEW WITH **JOHN G. MILLER AND KRISTIN LINDEEN**
WRITTEN BY **MATTHEW BRADY**



What is QBQ, and how did it come about?

JOHN: Five years after graduating from Cornell, I realized I wasn't an eight-to-five office guy. A friend of mine suggested sales; soon after, I left my company and went off to sell training.

Within ten years, I had created the concept of QBQ, the Question Behind the Question. It was born out of experience: I had sat in leadership sessions, listening to management clients constantly say things like "Why can't we find good people?" So I started speaking on personal accountability. People told me I couldn't do that; it's not a topic. They were right—it's better than a topic. It's everything.

Kristin, was personal accountability emphasized to you and your siblings growing up?

KRISTIN: Our parents raised us well. They didn't use the phrase *personal accountability* all the time, but we knew that we couldn't make excuses or blame others or circumstances. We had to own things, which was the underlying foundational theme in our household. Even as teens, we could see it made sense.

Interestingly, when I do talks, people will say they were raised the same way but never had a framework for it. So I think that QBQ has been transformative for them.



“Our parents raised us well. They didn't use the phrase *personal accountability* all the time, but we knew that we couldn't make excuses or blame others or circumstances.”

- KRISTIN LINDEEN

What does QBQ do?

JOHN: At QBQ Incorporated, we do three things. First, we sell a lot of books; we have five in all. We also give a lot of talks, both virtually and in person—Kristin and I are our only speakers. Finally, we license QBQ training programs to companies.

With QBQ itself, the key is getting people to ask better questions. For example, instead of asking "When is someone going to train me?" ask "What can I do to develop myself?" And instead of asking "Why doesn't my department do its job right?" ask "How can I make it better?"

This puts you on a path to personal accountability and helps eliminate three traps: blame, victim thinking, and procrastination. Don't ask "Who?" questions because that leads to blame. Don't rely on "Why?" questions because that leads to victim thinking. And a question like "When will they get back to me?" leads to procrastination. People often ask these questions without realizing it or understanding their impact.

Which questions should be asked instead?

JOHN: QBQ begins with "what" or "how" and contains the personal pronoun I. So ask things like "What can I do?" and "How can I make a difference?" The number one takeaway from QBQ is this: I can only change me. Managers eat this up because they want people to stop the infighting and finger-pointing inside their organization and work together instead.

Which of the three traps is the easiest to fall into, and which is the hardest to get out of?

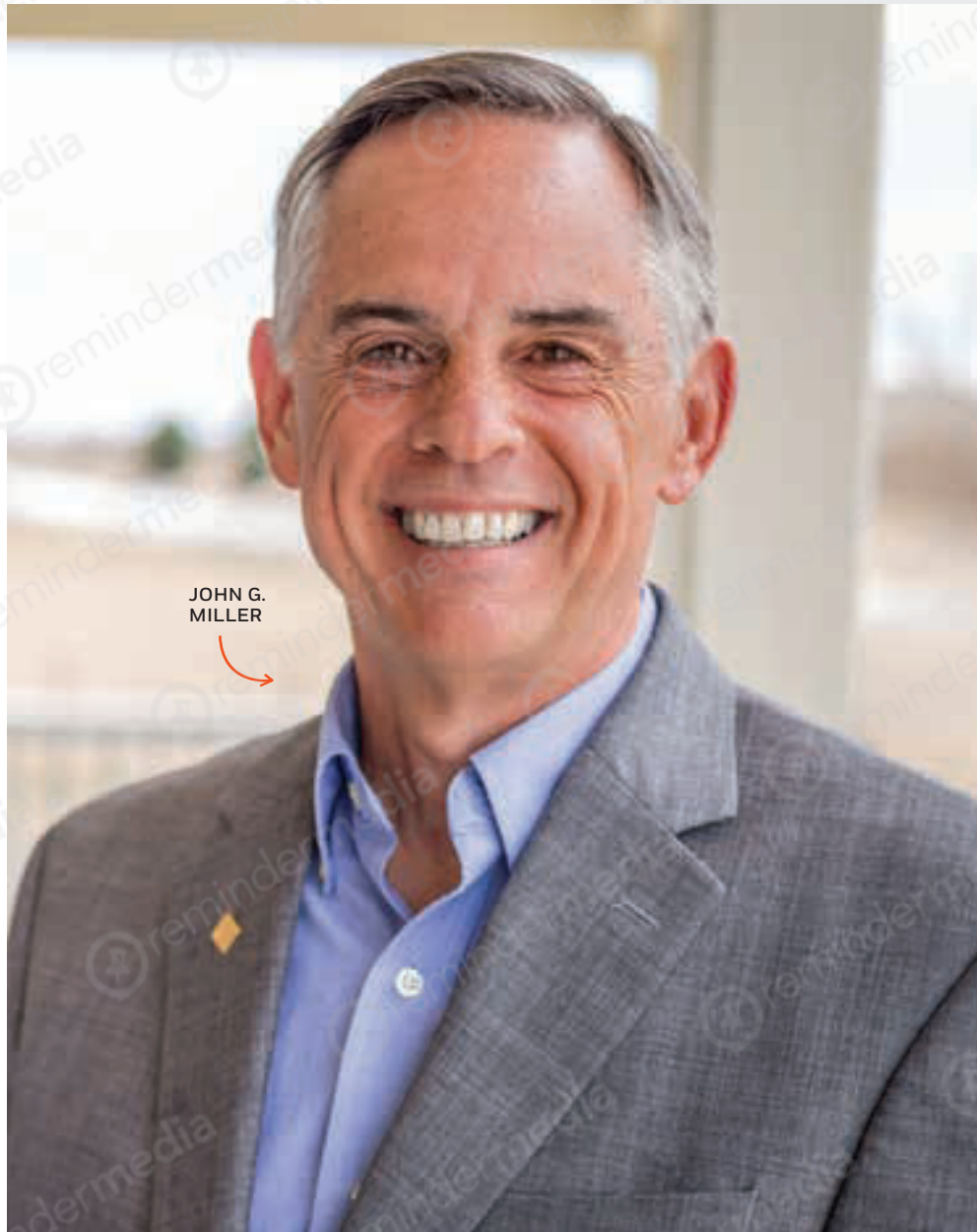
KRISTIN: Good question. When I ask people this, they almost always say victim thinking. But in one particular group, all but one person answered procrastination—so the group leader realized they had a big problem. People weren't feeling like they were empowered, could make decisions, or could take action and therefore struggled with procrastination: getting stuck in that trap of "When is someone going to tell me what to do?"



Blame is so built into us that it becomes a defense mechanism, so I think it's the hardest trap to break. If that's the culture of a work environment, then it's very difficult to chisel through. It only takes one individual to stop the cycle of blame, though.

JOHN: I find the easiest one for people to admit to is procrastination. Everybody's trying to manage their time, so it's safe to admit to being a bad procrastinator. And I agree with Kristin that blame is probably the hardest to break because every day people have goals, but they're seemingly thwarted by somebody else. So it's easy to say, "If only management would do this" or "If only my colleagues would do that" or "If only the market would turn around."

For example, I've got friends in real estate. They know how badly QBQ is needed in that field because there's so much excuse making. Agents blame mortgage rates, the buyer, the seller, the broker, or the current market conditions. But there's always an agent succeeding in every marketplace, and they're not making excuses. They acknowledge that things have changed and put it upon themselves to adapt and do things differently.



JOHN G. MILLER

PHOTO COURTESY OF JOHN G. MILLER AND KRISTIN LINDEEN



There are actually a *lot* of I's on every team. Those I's are named Matt and Kristin and John, and when the I's are empowered, the team can do great things.

- JOHN G. MILLER

Is it possible to take personal accountability too far?

JOHN: It's mostly about learning. You might beat yourself up over a mistake, but you should constructively ask what you can learn from it to move forward.

It's also about boundaries. For example, one day I was riding down an elevator with a woman who was looking at the materials I'd left with her group. She asked, "So what you're saying, John, is I should go back to the office and do people's

work for them?" I was flabbergasted. Accountability is not covering for people or doing their work—it's about *them* taking control.

Do leaders have more responsibility to apply personal accountability?

KRISTIN: In our QBQ books, we say that modeling is the most powerful teacher. When all eyes are on you, whether it's five pairs of eyes in a home or five hundred pairs of eyes at a seminar, as the person in charge, you have the responsibility

to make good on that statement. If you're leading people, you need to be a person of integrity. You can say all the right things, but if you're not doing them, people aren't going to follow—they're going to see that gap in your integrity.

JOHN: Here's a good example from a few years ago. We worked with a CEO who had six hundred franchisees. What do you think he heard from them every day? *I got a bad location. You're not doing enough advertising. Corporate is not giving me enough support.* So he thought QBQ would be a good message for them. Well, about twenty minutes into my talk, I could see a change on his face that said, *Oh, he is not here to change only them. I need this too.* We get a lot of that halfway through a session: the leader will start doing some serious self-reflection.

How does "going the extra mile" apply to QBQ?

JOHN: If your organization wants an edge in its marketplace, then its individuals need to go the extra



mile. Every single time somebody tells us a customer-service story that they're excited about, it's because somebody did. Period. In fact, chapter one of the *QBQ!* book is all about a server named Jacob getting me a Diet Coke—at a store around the corner—when his restaurant only sold Pepsi products. People love that story. It begins the book because he went above and beyond.

What do you think of the saying “We're only human”?

KRISTIN: Dad, you told me this years ago—human nature is a baseline, not an excuse. That's true; human nature is where we *start* as humans, but we have infinite potential to grow. Yes, I make

mistakes. I'm not going to be perfect. But that's no excuse to not grow. If I don't, then that's on me. Humans have amazing potential for growth.

JOHN: That's the sort of thing people will say when they don't want to look in the mirror.

Do you believe there's no I in team?

JOHN: Organizations love to say this. There are actually a *lot* of I's on every team. Those I's are named Matt and Kristin and John, and when the I's are empowered, the team can do great things. For people who believe there's no I in team, the team becomes the excuse: things didn't get done because



Determine how you can foster personal accountability for yourself and for your team.



If you're leading people, you need to be a person of integrity. You can say all the right things, but if you're not doing them, people aren't going to follow—they're going to see that gap in your integrity.

- KRISTIN LINDEEN



If your organization wants an edge in its marketplace, then its individuals need to go the extra mile. Every single time somebody tells us a customer-service story that they're excited about, it's because somebody did.

- JOHN G. MILLER

of it. We have fun pushing back against that mindset.

KRISTIN: Teams are terrific, but they're only as effective as the individuals are. So yes, there are many I's in a team. Let's go back to that example where almost everyone said they were procrastinators. It was because they were so team focused. *We've got to take this to the team. We need to have ten team meetings about this project. The team must make a decision.* They felt completely trapped and stymied. Instead of being told as individuals that they were doing a good job and were empowered, they couldn't get anything done because they hadn't been given clearance to make decisions outside the team.

JOHN: What's interesting is during our talk on personal accountability, we'll ask the audience who's the only person we can change. A third of them will say, “Me,” and the rest won't answer, thinking it's a trick question. After the talk, we'll ask who in the audience was picturing people who weren't there who needed the message. They'll start laughing

because they've sat there thinking of how their spouse, child, boss, or colleague would benefit from it. They then realize that they've been trying to fix others when they must work on themselves.

Can personal accountability become a permanent mindset change?

KRISTIN: The thing with being “only human” is we must continually be intentional about growth because it is so easy to fall back into bad habits.

JOHN: Here's a great example of how to make it a permanent, positive change. There's a guy in Ohio who, for the past seventeen years, has read the *QBQ!* book on New Year's Eve. Every year, he messages me to say he saw something he hadn't before. And that's why the last page of the book says, “Repetition is the motor of learning.” Yes, we're human. But we need to be intentional about continuing to learn, grow, and change, and that's what he's doing. And that's what we all should be doing. ■



For more info, visit qbq.com

The Importance of Being Unforgettable

To stand out from your competitors, make yourself and your organization memorable by practicing seven positive traits that will leave optimal impact.

BY LUKE ACREE





IT'S PAST 5:00 P.M., and you're making a quick trip to the grocery store. You have about fifteen minutes to grab some essentials and then rush home. What's on your mind as you dart from aisle to aisle?

Chances are it's your favorite, most reliable brands. When you're in a time crunch and can't scan every product on the shelves, let alone flip them over to read the stories and stats about each one, you tend to naturally revert back to your standbys for coffee, breakfast food, pasta, or bread.

This is how most consumers work, even when you factor in the luxury of time. The truth is that, despite the options, most people will buy the product they recognize, have paid for in the past, and, most importantly, can *remember*.

This trend appears across most industries. Whether it's grabbing a soda from the cooler, contacting a real estate agent, or getting a quote for an insurance policy, people will almost always buy from the first business they can think of.

THE POWER OF MEMORY

To survive in a competitive industry, you have to be the first business consumers bring to mind. But it takes repetitive, intentional marketing messaging to have that kind of impact. As New York University researcher Nikolay V. Kukulshkin states, "Repetition is a well-documented trigger for memory formation—the more times something is repeated, the better it is remembered."

Giant conglomerates don't have to fight to be memorable because they're already ingrained in the public consciousness. They're so ubiquitous across TV ads, highways, and even the American lifestyle that they'll pretty much be memorable forever. If you're running a smaller organization, though, you have an uphill battle. Even if you're already successful, you have to do what these companies don't: fight to stay memorable.

HOW TO BECOME UNFORGETTABLE

So how can you hack the public's mind to make sure you're right at the forefront when they start shopping? The secret lies in marketing yourself to build powerful memories that your target audience won't soon forget. These seven traits can make you and your organization unforgettable.

• OPTIMISM

Being optimistic isn't just healthy for you; it can also be a boon to your business and make you more memorable to others. As the quip attributed to Winston Churchill goes, "The pessimist sees the difficulty in every opportunity; the optimist sees the opportunity in every difficulty."

Optimism isn't a delusion of positivity. Rather, it's the will to take action, make a negative situation more positive, and give



Practice these seven memorable traits as you reach out to clients or market your organization. Develop strategies to leave a lasting impact on your target audience.

consumers 100 percent confidence that you will address their needs. Cultivate optimism to leave a positive impression on others—and make them feel more assured when they patronize your business. If you're in a service-based industry, people will enjoy talking to you if you're optimistic, making them more likely to reach out to you when they need help.

• RELIABILITY

As the adage goes, "Say what you mean, and mean what you say." When you can reliably meet your clients' demands, exceed their expectations, and provide positive outcomes, people will walk away satisfied and remember your business in the future.

If you're traveling to a new city, what makes you choose one hotel over another, even when their prices are similar? You might remember which brands not only offered you a clean room but also went above and beyond to make you feel special. The more a business repeats these positive experiences, the more likely it is that you'll become their faithful customer and intentionally seek them out every time you travel.

The impression of reliability is the true power of consumer reviews.

People turn to Google reviews, social media, and other rating platforms to assess how reliable you are and if your products or services are worth the money. If you can earn overwhelmingly positive reviews, potential customers will flag you and remember to give your business a try.

• TENACITY

As many industries continue to feel the effects of economic struggles, being tenacious is more important than ever. The ability to stand strong and recover in the face of adversity is crucial to your success, particularly in a field like sales. If you want successful follow-up calls, you have to take the word "no" on the chin and seamlessly transition it to a commitment to follow up in the future. You may need more than seven points of contact for a lead to become a sale, so don't give up early.

This trait is also the key to landing referrals. Your impressive tenacity will make you memorable and can increase your chances of leads following through with your request.

• SELF-CONFIDENCE

Confident people aren't just memorable because they stand out—it's also because confidence reflects competence. If you exude confidence to consumers, they will feel assured

that you will achieve your goals for them, as if you can manifest success by word alone.

People respond well to businesses with confident slogans that offer a quality promise. Use phrasing like "We're the best out there," "The #1 name," or "Satisfaction guaranteed." Expressing confidence in your products or services will leave a memorable impression on the public.

Understand that self-confidence isn't necessarily an innate personality trait. It's a muscle that you can develop through practice, mindfulness, and a willingness to learn from your mistakes.

• RESPECTFULNESS

Don't just treat others the way you want to be treated. Treat them the way *they* want to be treated. Fail to do so, and you'll reap the consequences.

Disrespecting others can lead to "forced forgetting," which is when consumers put a service or product out of their minds because they never want to replicate a negative experience. When networking, interacting with a client, or even just participating in a social affair—because remember, your entire social sphere is a professional network you can mine—practice respect.



As a case of the alternative, look to large cable companies, who are losing consumers at record speed due to blatant consumer disrespect. Cable prices rose at a rate three times higher than inflation between 1995 and 2005. Add to that hidden fees, misleading introductory offers, famously slow customer service, and a host of competing streaming platforms, and it's easy to see why this industry is suffering.

Don't just practice respect with your communication; make sure your company's strategies respect the

consumer rather than cheating or manipulating them. The positive feeling clients get as a result will garner repeat business.

• **INTERPERSONAL CONNECTEDNESS**

Be there for others. Care for others. These recommendations seem like hollow words—and they are, until you put them into action. Maya Angelou once said, "I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." If you have giant corporate competitors,

you have one distinct advantage on your side, and it's something that will make you memorable: the ability to connect with your community on a more personal level.

It's hard to see business as emotional, but there's an emotion at the root of every product or service. So if you want to be more memorable, connect to your audience's emotions. For example, financial advisors shouldn't just communicate with clients about money; instead, they should approach each client as an individual eager to foster a happier future for their families and build a portfolio they'll be proud of.

• **RESILIENCE**

The ability to overcome challenges for your clients or adapt to a changing industry will leave a positive, lasting impression on others. Where have you struggled? Have you had to make tough cuts or changes in response to the COVID-19 pandemic?

Don't use these challenges as excuses. Instead, take them as opportunities to prove your resilience. Consider advertising discounts rather than price hikes. Open loyalty programs to foster repeat patronage and encourage your clients that you aren't going anywhere. If you run a small business, make your clients root for your success and rally for your growth as an impactful member of your community. ■



About the author: Luke Acree is an authority on leadership, a lead-generation specialist, and a referral expert who has helped more than 100,000 entrepreneurs and small businesses grow their companies. He hosts *Stay Paid*, a sales and marketing podcast, and has been featured in *Entrepreneur*, *Forbes*, and *Foundr.com*.

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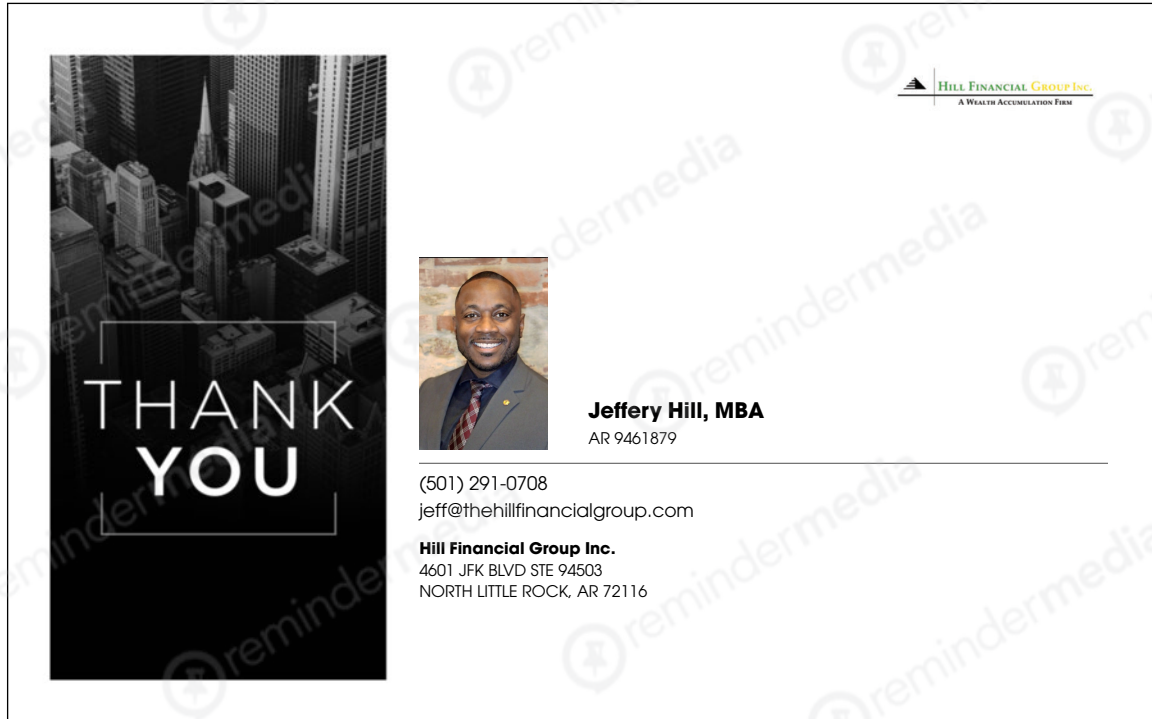
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Front of Tear Out Card 2



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a perfect fit...

IS ALWAYS AN INTEGRATED FINANCIAL PLAN

A financial professional can offer the custom advice you need to mend together the pieces of your financial life, and come up with a plan that's truly comprehensive. Discover and take advantage of opportunities with tailored advice, and the resources to act on it.



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