

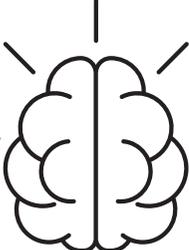
THE
PERSUASION
CODE

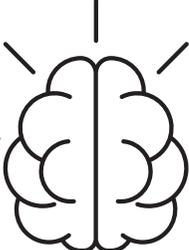


How Neuromarketing Can
Help You Persuade
Anyone, Anywhere, Anytime

CHRISTOPHE MORIN, PH.D.
PATRICK RENVOISE

WILEY

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Finally, readers and editors of the book deserve much credit for how it flows. Both Keely Spare and Dr. Bonnie Bright gave us pointed suggestions and had many insights we included in the final work.

ABOUT THE AUTHORS



With more than 30 years of marketing and business development experience, Dr. Christophe Morin is passionate about understanding and predicting consumer behavior using neuroscience. Prior to founding SalesBrain, he was chief marketing officer of rStar Networks, a public company that developed the largest private network ever deployed in US schools. Previously, he was vice president of marketing and corporate training for Grocery Outlet Inc., the largest grocery remarketer in the world. Christophe has received multiple awards during his career. In 2011 and 2013, he received prestigious speaking awards from Vistage International. In 2011, 2014, and 2015, he received a Great Mind Research Award and two distinctions from the Advertising Research Foundation (ARF).

Christophe holds a BA in marketing, an MBA from Bowling Green State University, an MA and a PhD in media psychology from Fielding Graduate University. He is an expert on the effect of advertising on the brains of adolescents. He is an adjunct faculty member of Fielding Graduate University, where he teaches several courses in media neuroscience. He was a founding board member of the Neuromarketing Science and Business Association (NMSBA) between 2011 and 2016.



Patrick Renvoisé is an expert in complex sales and messaging strategies that achieve spectacular results. He headed the global business development efforts at Silicon Graphics, then as executive director of business development at LinuxCare. Pushed by a fervent desire to seek the truth about messaging effectiveness, Patrick turned to neuroscience and psychology. Patrick spent two years researching and formalizing a science-based blueprint of how messages work on the brain. This became the basis of NeuroMap, which has helped thousands of companies worldwide get their messages truly understood by the brains of their customers.

Patrick received a master's in computer science from the National Institute of Applied Sciences (Lyon, France); and he is currently serving as chief neuromarketing officer and cofounder of SalesBrain.

WHY READ THIS BOOK?

You may not realize this, but each day you create messages to persuade others. It could be one of the hundreds of emails you regularly send to your colleagues, friends, or customers. Or you may participate in the creation of an ad, a web page, a corporate video, and slides for a sales presentation. Often, cognitive effort and money are invested in many of these tasks. However, have you ever wondered how effective all these attempts are from the perspective of people's brains? What attention can you truly recruit? What are your chances of rewiring pre-existing beliefs and opinions? Can you trigger the "buy button" in your targets' heads?



Figure 0.1 Buy button.

Source: SalesBrain. All Rights Reserved. 2002–2018.

This book will help you realize that most of your efforts to persuade others are not optimized for the brain. We are bombarded with persuasive messages throughout the day, which is why 99% of them are

being ignored. They “splash” off our brains (see Figure 0.2). In *The Persuasion Code*, however, you will learn proven strategies to ensure your messages get through.



Figure 0.2 The splashing effect.

Source: SalesBrain. All Rights Reserved. 2002–2018.

Simply put, the purpose of our book is to help you use cutting-edge persuasion science to make your messages brain-friendly. This means you will be able to convince anyone, anywhere, anytime!

This book is a long-due sequel to the original book we published under the title: *Neuromarketing: Understanding the “Buy Buttons” in Your Customer’s Brain*, the first of its kind to include the term *neuromarketing*. Since then, neuromarketing has become a vibrant field investigating the effect of persuasive messages on our brains. Against all odds, our first book was an international success with estimated sales of over 150,000 copies.

A few months after our book was released, we formed a neuromarketing agency called SalesBrain. SalesBrain became the first company in the world dedicated to training, research, coaching, and creative services using a proprietary neuromarketing model called NeuroMap. NeuroMap is illustrated to help you learn it with ease and is printed on the back of the book cover. Since 2002, over 200,000

executives have been trained on NeuroMap worldwide, including over 15,000 CEOs. With SalesBrain's help, over 800 companies have deployed innovative neuromarketing strategies to accelerate sales cycles, win strategic deals, optimize the effect of websites, brochures, presentation slides, corporate videos, and more. Many of our customers are leaders in their industry with large marketing budgets and teams of talented marketers: Avon, TransUnion, Paypal, Siemens, GE, Epson, Hitachi, along with many others we are not legally allowed to name but you would instantly recognize! Often, neuromarketing practices are considered too strategic to let competitors know you are employing them to sharpen the effectiveness of sales messages. Meanwhile, many of our raving fans are small to medium-sized companies with limited marketing budgets and modest marketing teams. Yet, many of these companies have generated measurable advantages by using NeuroMap. That is why we can continue to claim today that NeuroMap is the only scientific persuasion model that can explain and improve thousands of messages that are designed to trigger buying decisions.

NeuroMap is based on the dominance of the *primal brain* on our buying decisions. The primal brain is the oldest system composed of a multitude of brain structures (see Figure 0.3). The primal brain manages critical internal states that control attention and emotional resources to address survival-related priorities below our level of consciousness. Think of it as the operating system of your mind, a set of basic instructions that control how your computer receives input and output. Most users do not change their operating system. You can't really reprogram your primal brain either. Meanwhile, the *rational brain* contributes to the confirmation process of many of our decisions. The rational brain is the most recent, more evolved part of the brain. Think of it as the latest version Microsoft Office(R) for your brain. The rational brain is like a suite of enhanced applications you can learn, change or upgrade during your lifetime. This brain uses higher cognitive resources that help mediate some of the responses of the primal brain. Measuring activity in both brain systems is how we were able to decode the effect of marketing or advertising stimuli on the whole brain.



Figure 0.3 Primal and rational brains.

Surprisingly, persuasion is *not* controlled by the rational brain. Rather, it is the *primal brain* that dominates the process, a brain that is mostly unconscious, and preverbal. It appeared long before we started to use words to communicate.

The dominance of the primal brain in our decisions has only been revealed in the past couple of decades by researchers such as Daniel Kahneman, Richard Thaler (both recipients of the Nobel Prize in Economics in 2002 and 2017, respectively), as well as Dan Ariely, John Bargh, and David Eagleman, to name a few who have received public accolades. This book integrates the complex field of decision neuroscience into a proven model you can quickly use to influence the primal brain of your audience, simply but scientifically!

Despite the enthusiasm for brain-based marketing, the size of the neuromarketing industry is still relatively small. A conservative estimate is slightly under one hundred million dollars. However, recent studies conducted by Green Book suggest that marketers plan between 10 and 20% of all their marketing budgets on neuromarketing tools and methods. In the United States alone, the market research industry is a 20-billion-dollar business, which means neuromarketing

research services could grab between two and four billion dollars of the potential market within a few years [1].

Even though the field is now considered more mature, a wider adoption of neuromarketing has just begun. That is the reason that the sequel to our first book is so important. It provides a deep, yet practical approach toward implementing a successful neuromarketing strategy using a tested persuasion model, NeuroMap. Over the past decade, about 60 books have covered the neuroscientific value of using neurophysiological data to decode consumer behavior and advertising effectiveness. However, no book so far has demonstrated the practical and measurable value of applying messaging strategies guided by a scientific persuasion model like NeuroMap. It is our goal to take your interest in neuromarketing, scientific persuasion, sales messaging, advertising effectiveness, website conversion, and sales presentations beyond neuromarketing basics and help you quickly apply the benefits of using *The Persuasion Code*. To achieve that, we will provide a much more comprehensive scientific discussion on the theoretical framework supporting NeuroMap. Also, we will deliver practical, evidence-based guidance to help you apply our persuasion model daily. Armed with both a theoretical and practical understanding of NeuroMap, you will be able to create and deliver messages that catapult the effect of all your persuasion efforts to new record levels. Unlike our first book, in which we cited few case studies and provided limited scientific references, *The Persuasion Code* includes hundreds of scientific references, new research conducted by SalesBrain, and never-published-before materials, as well as many remarkable success stories. In the past 16 years, hundreds of our customers have benefited from NeuroMap. Consequently, this book goes beyond teaching you a proven, brain-based persuasion model. It will inspire and guide you to create your own success story.

In summary, this book will help you:

- Gain a new appreciation for the tremendous amount of brain research that can be easily applied to all your marketing, sales, and communication initiatives.
- Realize how buying choices are affected by multiple brain processes that control attention, emotion, memorization, and decisions.

- Understand how the *primal brain* (evolutionary older layers controlling our automatic and survival-centric behavior), not the *rational brain* (newer cognitive layer), dominates the persuasion process and influences all buying decisions.
- Learn the working principles of the primal brain so you can assimilate how the complex process of persuasion works without a background in psychology or neuroscience.
- Discover scientific studies, customer stories, and learn scoring techniques that quickly illustrate how your brain-based persuasion strategies can deliver practical, predictable, and measurable outcomes.

Finally, note that the book is structured around three major sections presenting the science, the theory, and the process of persuasion.

The first five chapters were written by Dr. Christophe Morin; in them, he presents the scientific basis of persuasion and NeuroMap. Morin's text concludes with the presentation of the first step of our persuasion process called Diagnose the Pain.

The remainder of the book is written by Patrick Renvoisé. Patrick covers the next three steps in our process to persuade with messages that differentiate your claims, demonstrate the gain, and deliver to the primal brain. Patrick uses many examples and stories to show how you can apply NeuroMap, whether you are selling simple consumer products like toothbrushes or complex multimillion-dollar solutions. Note that this book is written in a way that allows you to skip part I and II if you want to know the HOW (part III) before the WHY (Part I & II). We do recommend, however, that you read at least the introduction before you do so.

Together, all chapters will give you access to *The Persuasion Code!*

INTRODUCTION

For over a decade now, many neuroscientists and media researchers have claimed that they can crack the neurologic code of advertising effectiveness. Yet, the adoption of scientific methods to investigate and create more persuasive ads or websites has remained curiously low.

IS NEUROMARKETING A COMPLICATED FIELD?

First, when marketing and advertising executives discovered neuromarketing, they often felt that they needed higher education on the workings of the brain to understand and use it. It is true that neuromarketing studies generate gigabytes of information corresponding to complex mechanisms in the brain and that to manipulate this data requires the use of powerful software running cryptic algorithms. There is no question that the process of digging for neuroinsights is time-consuming and somewhat intimidating. So, you may wonder: Can I grasp this quickly? Will it radically help me improve my ability to persuade without causing me additional headaches? Rest assured that with this book you will learn enough about the brain to understand the value of neuromarketing and apply it quickly.

WILL NEUROMARKETING REVEAL FLAWS OF PRIOR CAMPAIGNS?

Marketing and advertising executives are often afraid of what neuromarketing studies may reveal. After all, a scientific persuasion model may provide embarrassing or damaging evidence on the failure of prior campaigns that wasted thousands, if not millions, of dollars. Let's face it, we all avoid confronting information that may question the fundamentals of what we believe. Often, neuromarketing findings are surprising and call into question what we have learned and applied for decades. They tell us why so many of our efforts to influence, sell, or

convince did not work. They may even reveal our incompetence or flaws. Peering inside the deep unconscious parts of the primal brain is surprising if not uncomfortable, because it is information that was not available before. We keep asking people what they want, but the evidence suggests that we cannot easily articulate what we want!

As you embark on your neuromarketing journey, praise yourself for having the courage to question what you know, to challenge what you currently do, and to admit that you may have wasted time and efforts creating messages that were never going to yield any measurable results. Adopting a neuromarketing discipline is humbling, but also empowering. But remember that you may face, if not confront, economic players that are not excited about the neuromarketing revolution.

CAN CREATIVE AND PERSUASION SCIENCE MIX?

Since the inception of SalesBrain, we have met many ad executives who claim they do not need neurophysiological data to understand or predict the effect of their campaigns. Often, they consider neuromarketing research disruptive to the creative process. They do not believe that revealing what cannot be said will provide valuable insights. Worse, they often see persuasion science as limiting their creative freedom. After all, many agencies rely on the power of their creative execution to differentiate themselves. The obvious problem from our exposure to dozens of agencies worldwide (some in the top tier) is that hardly any of them uses credible persuasion theories to support the scientific basis of their messaging strategy. So be prepared to challenge advertising or even creative agencies when you start your neuromarketing journey. They may push back initially until they realize (and accept) that you want more objective measures of the effect of the creative content you buy.

WHY ARE MARKETERS ADDICTED TO WEB ANALYTICS?

In the growing digital marketing space, web and mobile analytics are so easy to produce that marketers often insist that they can easily understand the true impact of ads without more science. Companies like

Google, Facebook, and Twitter spend millions of dollars to convince us that their algorithms can reveal and predict the quality of any digital message you create. Their survival depends on it. However, ongoing events have revealed how deceptive many of the web analytics can be. Worse, they often have poor definitions, questionable assumptions, and even mathematical errors. They are based on behavioral data that give a partial view of how people respond to messages. They ignore the invisible clicks that happen in people's brains!

In 2016, the world's biggest advertiser, Procter & Gamble significantly reduced its Facebook ad strategy claiming that targeting specific audiences was expensive and did not result in a significant difference [2]. Both Facebook and Google argue that they can help advertisers target specific audiences. However, P&G insisted that there was no evidence that precise targeting was worth the effort. Meanwhile, also in 2016, Facebook admitted that it had overestimated a key video metric for at least two years. Only video views of more than three seconds were considered to compute the metric of the average duration of video viewed. That means video views of less than three seconds were not factored in the average, making it much higher than it should have been otherwise. As a result, advertisers were given higher performance scores than they should have received. Although the social network claimed that this was a miscalculation of the average time users spent watching videos on its platform, many advertisers like Publicis were outraged. Publicis was responsible for buying 77 billion dollars in ads in 2015. Keith Weed, Chief Marketing Officer of Unilever, another big advertiser, commented that companies like Google and Facebook do not allow third parties to assess their platform, which means that basically, they grade their homework [3]. Without question, the miscalculation was an embarrassment for Facebook. The company formally apologized and said that they would fix the error in their algorithm. So be warned. Web analytics have limited value and are often flawed. A neuromarketing discipline will make you a smarter buyer of digital advertising by revealing the nature and influence of invisible clicks. As a result, big data players in the advertising space may not be as excited about neuromarketing as you may be.

Meanwhile, since web analytics do not give the complete picture of what happens when buyers' brains are first exposed to ads, you are

forced to constantly change your headlines, switch pictures, basically modify your message many times. This ruins your chances to understand why so many of your ads fail to produce any return. Worse, you may select an ad that is still an ineffective ad overall, although it is the highest performing message of your test. Without gaining a better understanding of how ads affect the brain, testing messages (also called A/B testing) is a trap that gives billions of dollars to advertisers and media networks. The pursuit of perfect messages via testing is inefficient, costly, and defies the laws of how persuasion works in the brain.

WHY YOU WILL LOVE A BRAIN-BASED PERSUASION MODEL

Our first book did provide a simple step-by-step process to improve any sales message using a holistic brain-based theoretical framework. However, it was not a scientific book per se; rather, it popularized the value of centering persuasive efforts on the primal brain to ignite and engage the persuasive process throughout the entire brain. Our goal with this book, however, is to demonstrate the scientific and practical validity of a fully researched, fully tested persuasion model called NeuroMap so that you can systematically reduce risk, eliminate wastes and improve your ability to convince any audience.

PART I

**DECODING
PERSUASION
SCIENCE**

CHAPTER 1

Why Is Neuromarketing a Game Changer?

Intelligence is the ability to adapt to change.

– Stephen Hawking

This chapter will help you understand why anyone creating persuasive messages should consider using a neuromarketing model. First, we focus on the unique research questions answered by NeuroMap – specifically, an aspect not discussed in other books on the topic. Yes, it is easy to get lost under the hood of the neuromarketing engine with all its shiny bells and whistles. However, knowing the basics will help you quickly become a sharp and discriminant persuader!

In the following five chapters written by me, Dr. Christophe Morin, I bring a devouring passion for cracking the scientific code of persuasion. As you will quickly realize, I am somewhat of a brain nerd and therefore I have lots of information I am eager to share about this topic, while making this portion of the book both informative and enjoyable. I have delivered workshops on neuromarketing to thousands of people around the world for nearly 20 years. As an adjunct professor of media psychology at Fielding Graduate University, I collaborate with top academics to improve our understanding of media effectiveness in all its forms. Also, I have students from all over the world using the teachings of neuromarketing to improve movie scripts, ad campaigns, fundraising drives, and even to decode the neurobiological basis of terrorist propaganda.

Although the subject of brain-based persuasion can be intimidating at first, what you learn about the brain in the next sections may influence your life beyond what you may have imagined when you picked this book. Personally, neuroscience helped me understand complex psychological disorders affecting some of my close family members; it influenced my parenting style and much more. Be assured that choosing to read through these next pages will not just improve your ability to persuade; it may also improve your life. Often, people walk up to me after a lecture and share how learning the basics of neuroscience made it much easier for them to understand why they have struggled (sometimes for decades) to influence or to understand loved ones. I have heard powerful stories that tell desperate attempts to convince a child not to smoke, compassionate efforts to ask a friend to quit drinking, or frustrating failures to close heated arguments. Let's be clear though; our goal is to discuss the effect of sales and advertising messages on people's brains. However, I believe the value of neuromarketing can be broadened to other aspects of life for which your ability to persuade others can bring relief and hope. In fact, Patrick Renvoisé addresses a broader application of neuromarketing in his popular TEDx talk (tinyurl.com/yb3x79vq).

WHAT NEUROMARKETING CAN TELL YOU OTHER METHODS CANNOT

Right from the beginning of the creation of SalesBrain in 2002, Patrick and I suggested that *traditional marketing research* falls short of its goals, especially when it comes to measuring the effect of advertising messages. Surveys, interviews, or focus groups do not explain the neurophysiological mechanisms underlying consumer behavior. Yet, the subconscious and preconscious functional circuits of the brain are essential to explain our responses to most marketing stimuli [4–8]. That is why neuroscientific methods can generate unique insights compared to traditional research methods – a fact that is now widely accepted by marketing and advertising researchers around the world [7, 9–11]. According to many scholars, the integration of neuroscientific methods in advertising research represents one of the most significant events in consumer research over the past 50 years [12].

Despite initial skepticism and resistance to change, the advertising industry has started to recognize the importance and relevance of this movement. Why? Because collectively, neuromarketing methods go far beyond traditional collection techniques by tracing the biological, physiological, and neurological changes that arise in our brains in response to marketing stimuli. These innovative experimental settings help us analyze instinctive, emotive, and cognitive responses without placing the burden of interpretation on research subjects. You may not realize this, but anytime you answer a survey, it requires an enormous amount of your precious brain energy. Getting paid to participate in surveys does not even reduce this burden! Cognitive energy is priceless. Using brain-based methods means we no longer depend on the conscious and active participation of subjects. We are not asking them to behave like zombies but, simply, to relax and let the messages work on their brains. There is no need for the subjects to verbalize anything either. The point is to allow the exposure to a stimulus to work on their neurophysiology. Meanwhile, we maintain an environment that is safe, comfortable, and free of artifacts that could compromise the data, such as noise, moving objects, changing light, and temperature conditions.

What value do we get from these methods that traditional surveys and focus groups cannot provide? We get measures of consumer states that are difficult if not impossible for subjects to report consciously. Remember the last time you were asked what you thought of the most recent movie you saw? What a simple question, yet how difficult it would be to answer if you were forced to use emotional scales describing the degree to which it made you happy, sad, excited, nervous, worried, curious, and so on. The same is true of how we respond to advertising messages or even a website. We know these stimuli have some effect on us, but we cannot be trusted to rate with any precision their emotional and cognitive impact on our brain. Research has shown that when people are asked to describe their moods on a daily basis, they use more than three words on average to do so, suggesting that emotions are difficult to identify and report [13].

Let's go back to the key research questions that can be answered uniquely by neuromarketing research and NeuroMap. Neuromarketing research questions are designed to create insights that help you minimize the risk and uncertainty associated with the predictive effect

of ads, websites, packaging labels, and more. To help you understand the relevance of these questions, it may help if you recall a campaign or a message you have recently created or used to influence someone. Think of the value of answering any of the following questions before you deployed your campaign.

There are six crucial research questions that can be answered by sound neuromarketing experiments and, of course, by NeuroMap.

Will My Message Grab the Brain's Subconscious Attention?

Attention recruits brain energy to allow your audience to focus on your message and process its content. A lot of that attention is managed below our level of awareness. Therefore, attention is difficult to measure when you ask your audience to describe how much they focused on your message. Consciousness, our ability to observe and report our immediate experience, is both slow and fragile. Your messages are narrative constructions that affect your audience at a much greater speed than consciousness allows. Consequently, we are incompetent at describing the quality of our immediate attention. Instead, collecting brain data is rather easy because it does not rely on a subject's ability to report. More importantly, it helps measure attention on a millisecond basis, which is a game changer for how you can explain the effect of any marketing stimulus. Stories produce various cycles of attention during which your audience is engaged, moved, or bored, the timeline of which can be captured by different neuromarketing techniques such as reading the conductivity of the skin, decoding facial expressions, tracking eye movements, or monitoring brain waves. A story works in amazing ways. Most of its effect is not accessible to our awareness. Neuromarketing methods are designed to show whether a message has captured any form of attention, conscious or subconscious, automatic or intentional, which makes an enormous difference in your ability to create successful messages.

Case Study #1: Which Animal Images Grab the Most Attention. A prominent nonprofit organization focusing on defending the rights of all animals wanted to find out why some of their ads work better than others to generate donations. They gave SalesBrain three ads

that were produced in the past decade: one old and two new. The new ads were not doing better than the old ones, but they could not understand why. We used our NeuroLab to investigate the issue. By doing a complete assessment of the neurophysiological response from a sample of 40 subjects, we discovered that attention was dropping rapidly for any scenes that would fail to show the animals with a salient and clear expression of sadness. Also, a frontal view of the face of the animal was prompting more attention than a side view. This was related to the animal itself, and its capacity to trigger human empathy. However, a lot of the responses appear predicated on the power of the facial expression itself, and whether a scene was showing one or several animals. This hypothesis was confirmed by looking at eye tracking and emotional data on several animals, including cats, dogs, horses, pigs, cows, seals, and even monkeys. After we revealed the persuasion code of their ads, the advertising agency was able to release a new TV spot, which outperformed all the clips they had ever done before. Also, the insights produced by the study guided the photo and video team on how they use images in all their future communications.

Can People Say What They Feel?

We are good at masking and distorting the reporting of our emotions. Recent studies of social media content compared to search questions asked on Google show the extent of our capacity to deceive. Search sentences reveal concerns or interests that do not match what people are willing to disclose openly. Additionally, search data shows that we choose to share what makes us feel good and hide what lowers our self-esteem. The younger we are, the more unreliable our statements tend to be. I have conducted extensive research on teenagers that helped me realize that collecting their opinions does not begin to explain and predict their behaviors. Fortunately, neuromarketing studies do not depend on what people say, but how their brains respond. When we conduct one, we look at how the participants' neurons fire at millisecond intervals, and what they feel, measured by their brain's response to external stimuli.

The neurons in the brain respond in a fraction of a second, triggering emotional responses before the conscious mind even processes

the information. Therefore, a subject may have a subconscious reaction, but once it becomes conscious, he may not feel comfortable sharing it with a researcher. Perhaps he may not feel it is appropriate or wants to be perceived favorably by the researcher. Either way, in psychology, this is referred to as the social desirability bias. Furthermore, even if the subject believes that he is reporting true feelings in response to an advertisement, the brain data may show otherwise. Neuromarketing findings help identify the distance, if not the distortions, between what people say they feel and how they truly feel while measuring the influence of our emotions on our behavior.

Case Study #2: Understanding How Consumers Feel About Banks in Morocco. Wafacash is a wholly owned subsidiary of the Attijariwafa banking group, which is the largest bank in North Africa and the sixth largest on the African continent. Over the past 20 years, Wafacash has enjoyed a dominant market share in the cash transfer and payment banking business in Morocco. The business of cash handling appeals to a majority of Moroccans who do not trust traditional banks: they value the privacy of saving and paying using cash without the requirement of owning a bank account. At the end of 2012, although Wafacash had done its share of consumer studies, the management believed that continuing to conduct focus groups or traditional one-on-one interviews would fail to generate innovative consumer insights. Wafacash commissioned SalesBrain to explore how neuromarketing methods could yield innovative consumer insights to develop and quickly deploy a more effective advertising and communication strategy. We recommended performing a study using voice analysis.

We used voice analysis during 24 in-depth qualitative interviews with customers and noncustomers. The voice analysis software extracted about 20 vocal parameters to identify emotional variables in the interviewee's voice like stress level, cognitive overload, or sadness. Through the use of voice analysis, the bank executive team received a much more objective view on what their customers felt about their services. For instance, the data revealed the presence of many frustrations and annoyances that had been historically misunderstood by Wafacash.