



media trends

every
benefits
professional
should

THINK THAT SOCIAL NETWORKING AND INTERNET GAMING TRENDS DO NOT APPLY TO YOUR BUSINESS? IGNORE THEM AND YOU'LL SOON FIND YOURSELF ON THE WRONG SIDE OF THE DIGITAL DIVIDE.

understand

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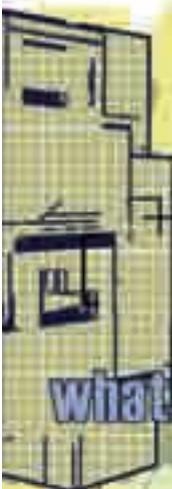
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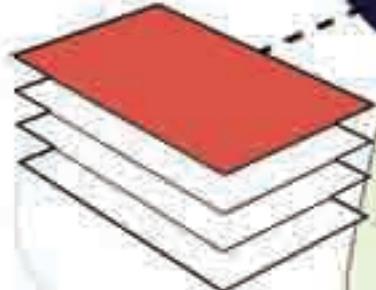


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ew technology and a new digital experience are changing expectations for how, why and when people receive information. You might be able to argue that they are changing how we think. The top media trends today go way beyond influencing what is new or hip; they are fundamentally changing the way we experience the world.

The way you communicate with your clients and the way your clients communicate with their employees must mimic and compete with the ways we all have learned to receive and expect information: in time, on demand, and across multiple channels. To do that, it helps to understand first what trends are influencing clients and their employees — and what to do with them. Here is a roundup of the communication trends every benefits professional should understand.

▶ Digitization and convergence

Once upon a time, one type of information was delivered in print, another in radio and another through TV. Today, information of all types comes across all channels, and nearly everything is digital, either on or supported by the Internet.

Current figures suggest about 70% of all households nationwide own computers, with the remaining 30% of people having access to the Internet at work, at school, at a library, or on mobile devices. Media consumption isn't limited by connection speed anymore. More than half of the nation's households and a greater number of businesses have broadband access. You can watch the TV episode you missed while downloading a podcast and reading your favorite blog.

Devices like the iPhone seamlessly cut across online, TV, music and live interaction and are setting the standard for what consumers demand. Apple sold nearly 4.5 million iPhones in the first part of this year alone. This change in technology — and especially the 24/7 access to information that has gone with it — triggered a fundamental shift in the way people across all demographics expect to receive and use information. With shorter and shorter patience, people want information instantly, on demand and from anywhere.

▶ User-generated content

At the same time, the ability for anyone to create Web content has democratized

the Web and, along the way, changed the way people value and trust content and its sources. Web sites once were created by their owners and the few people who had a combination of coding and design skill. Now, they are created and maintained by users. And anyone can get in the game. The overused buzzword "Web 2.0" refers to this wave of interaction and collaboration online.

Chances are you're familiar with the most famous example of user-generated

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content, Wikipedia. Rather than a staff of writers compiling this enormous online encyclopedia, ordinary visitors write and maintain it. Wikipedia has higher daily traffic than *The New York Times* (even on Sunday) and a Rubicon study found that up to 40% of Web users would be willing to pay for user-generated Wikipedia, but only 17% would be willing to pay for *The New York Times* online.

Research suggests people trust user-generated content because it's created by real people, just like them — perhaps even a close friend or colleague. A Forrester Research study found that a person's most trusted source of information is an e-mail

from someone they know, with 77% of respondents listing that as a trustworthy source. Company blogs, by contrast, were only trusted by 16% of respondents. In buying behavior, online reviews contributed by users were second only to word of mouth.

[Social networking]

Social networking is the epitome of user-generated content. If you're already using social networking sites like Facebook and LinkedIn you may not be surprised to learn that they are growing faster than any other type of content online. Social networking is the second most popular category of Web site behind search, and easily outranked usage of news, banking and other types of sites. If you're not already using these sites, they may seem like a waste of time and bandwidth, but that would be dismissing one of the most powerful movements going on today.

Accessible and fun, social networking sites let you keep tabs on friends and colleagues and organizations in a way that is quick and easy. Many users visit these sites at least once a day. Some stats claim the average Facebook user logs on 18 to 20 times per day.

Many people mistakenly assume that "socializing" online is impersonal. However, social networking sites involve connecting with real people, many of whom users already know. News from a person's network becomes more appealing and more attractive than traditional news sources. Friends trade news stories, support causes and promote events. Information gets sorted and prioritized by the source people trust the most, their friends.

▶ Personalization/customization

It's no longer enough to craft a message — no matter how compelling or how detailed — and send it out. To get the attention of a media-blitzed audience, content must be super-relevant and actionable. This usu-

ally means it has to be personalized to a user's situation or customized based on their preferences or desires.

While more Gen Y and Gen X people demand personalization than do older generations, this is by no means something just for the 20-somethings. CBS News reported baby boomers are more enthusiastic than younger Americans in using the Internet for health care, finances, government and religious information — all topics that demand a highly personalized experience. Boomers are more likely to look up health care information online, visit support groups for medical conditions and use the Internet for financial information and transactions than their younger counterparts.

[Online gaming]

It is easy to scoff at the business relevance of online gaming, but this trend should also not be ignored. Video games are enormously popular and growing in impact. More than 217 million people participate in online games, and 65% of American households play video games.

Games don't need to be large and elaborate or involve high-speed chases or sporting events. With its small and relatively simple games, Yahoo Games led the online gaming population with 53 million players. Games are addictive, drawing repeat users. Of the users who install Scrabble on their Facebook profiles, nearly one-third return to play the game daily. Games can also be an effective and compelling way to educate people. Both Kaiser Permanente and Humana have games tailored to different age groups that focus on healthy behaviors and combating obesity.

[What these mean for your firm]

Information today is fast-paced and plentiful. Unfortunately, for many companies, the way we communicate that information — especially technical information like benefits — is out of date. Worse, it's out of sync with the way modern people think,

The benefits of better *communication*

A recent survey of participants on a Web seminar devoted to consistent communications — “Communicate better or else: driving a consistent message from start to finish” — revealed some interesting results. Not only are many benefit advisers unclear of their value proposition (30.5% of those surveyed), but also many are unsure whether they stand out from their competition.

What's more, a majority don't have formal communication guidelines, one of Jennifer Benz' cardinal rules for proper business communications. Check out what else your peers had to say on this issue below, like which communications media they value and which they don't. Also, to view the Web seminar, which featured Benz along with Bill Olson of United Benefit Advisors, visit eba.benefitnews.com/topic/web-seminars.html.

How do you plan your communication and marketing efforts?

34%

We react to the opportunities as they come.

10%

We create an annual plan and review it quarterly.

We link our communications to business objectives and quarterly goals.

10%

5%

What communication and marketing efforts?

▶ What media do you consider important when communicating your value to your audience?

(Multiple selections allowed.)

Radio	3%	Telephone	53%
Television	5%	Web site	61%
Video	9%	E-mail	68%
Social networks	29%	Face-to-face	88%
Internet	42%	Other	10%
Print	49%		

Do you have formal communication guidelines, and if so, how are they enforced?

11%

YES we have formal guidelines and they are stringently enforced.

16%

YES we have guidelines, but they are not enforced.

32%

NO we don't have formal guidelines.

Online gaming: It's not just for kids

- * 65% of American households play video games.
- * U.S. game players: 40% female; 60% male.
- * Average game player is 32 years old.
- * 59% are 18 to 49 years old.
- * Gaming is a \$34 billion industry worldwide; \$10.7 billion in the U.S.

Source: Advertisingpawn.com

and doesn't fit the styles of communication we're all used to.

Be relevant and efficient

People have more information than ever before to dissect, understand and act on. Make sure what you send to your clients meets their needs. It should be critical to their jobs, easy to use and easy to understand. Many companies fill their clients' inboxes with lots of "FYIs" in the form of monthly newsletters or updates and nothing is sorted or prioritized. Make sure what you send out is always about producing a result and that you never waste your client's time with something they don't need. In a world of information overload, the worst offence is being irrelevant.

[Create a visible online presence]

Having a Web site has been a requirement for any business — large or small — for quite a while, but blogs are becoming more and more necessary as well. If your company doesn't yet have a blog and social network presence, consider making that a top priority. Blogging can be intimidating to start, but gives you and your firm an amazing way to stay connected to clients and communi-

cate your point of view. There are tons of resources to help you get started, and the tools are virtually free. If nothing else, beef up your social networking profile on LinkedIn and start paying attention to a few key industry blogs. *EBA* and *EBN's* blogs are a good place to start.

▶ Don't lose the personal touch

As small and mid-size businesses and individual practitioners, the tendency can be to try to emulate the big guys. You want to prove that you have the credibility, experience and reputation of the bigger firms. But, don't lose the personal touch along the way. Now more than ever, people are looking for that human element that sticks out among the hordes of faceless companies. They hunger for a real voice, not the corporate doublespeak they've come to expect from the business community. At the end of the day, all the online technology is there to put you closer to your customers, and to make working with you easier and more appealing.

[What these mean for your clients' employee communication]

HR communication and, unfortunately, the bulk of employee benefits communication are beyond outdated. If you're producing

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big benefits guides or static content-library Internet portals, you can pretty much be assured that information is not being used the way it "should" be — if it is read at all. The majority of benefits communication simply gives employees too much informa-

Lessons from Twitter

The growing social networking site Twitter (www.twitter.com) only lets you post 140 characters (about 25 words) at a time. While still the terrain of the "early adopters," its popularity is growing (the twittering population grew 16-fold in the U.S. between January and November last year) and third-party applications — as well as mainstream sources like CNN — are pushing it more and more into the mainstream. What can you learn from this quirky site?

For starters, you can say a lot in 140 characters. The millions of people using Twitter communicate in short "tweets" so the challenge is to say a lot in a little bit of space. Everyone can benefit from being more concise and to the point in all communication.

Also, it is about the conversation. Twitter really is about having a conversation with a large and expansive network. The days of simply broadcasting information to your customers or employees are over. You must engage in two-way conversation for communication to be truly effective.



tion at a time for them to digest, understand or act on. When you talk to your clients about educating their workforce (and families!) about benefits, be sure to consider these approaches.

▶ Personalize it

To be relevant, information must be personalized based on the end-users' needs, locations, preferences or interests. The online experience creates this expectation and highlights a significant disconnect when one-size-fits-all information is broadcast. When possible, give employees a personal snapshot of their benefits or make sure that information and action items are tailored to different life and family situations.

[Create a dialog]

Communication should be more of a conversation and less of a one-way street. Social networking sites and blog platforms offer an easy way for people to respond, comment, share and refer back. Your clients should constantly be asking employees for feedback and ideas. Combining online and in-person opportunities (like focus

groups, informal interviews or town hall meetings) is a great way to make sure your clients are communicating with, not just to, their workforce and their families.

▶ More of less

We all know benefits information needs to be communicated more than "just" during annual enrollment, but the way media is changing pushes us to think about even more frequency than the quarterly updates that have become routine. Employees need just-in-time simple information that they can immediately act on. Think about sending out weekly Twitter-size recommendations about ways to take advantage of the programs that are out there. Market programs that are under used by promoting "what you're missing." Get managers talking points so they can mention easy-to-use ways to save money or get more from the programs already offered. Start a benefits blog and let employees subscribe through RSS or text or Twitter updates. **EBA**

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