

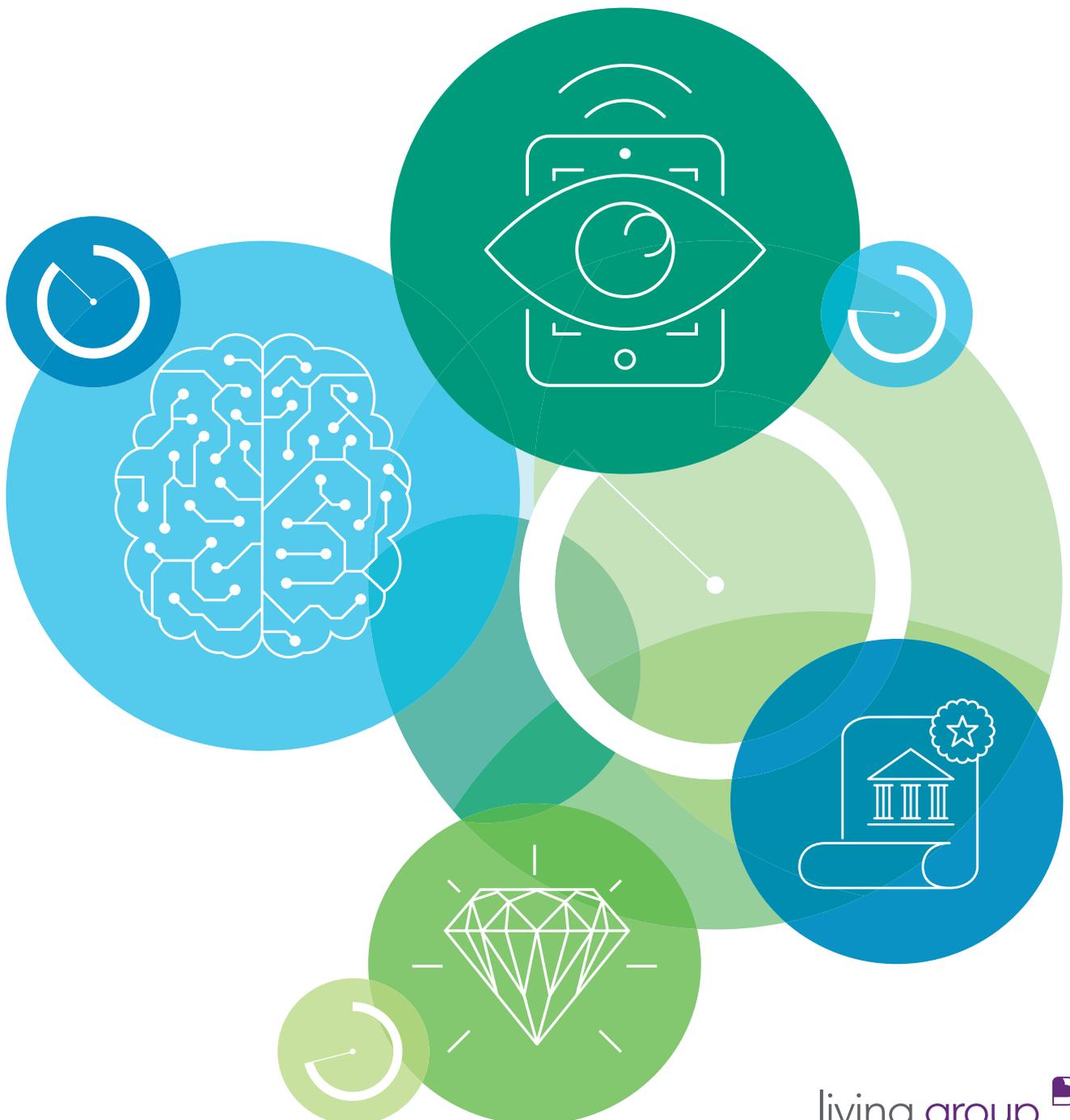
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# *Living Ratings*

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THE DIGITAL INTELLIGENCE  
OF THE WORLD'S LEADING  
INVESTMENT BANKS – 2017



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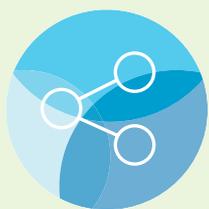
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## Section 1

# Executive summary

*In this latest Living Ratings study of the top 20 investment banks, it's clear that when it comes to digital intelligence, the banks simply aren't in the same class as the top performing firms in the legal or asset management sectors.\* This is a disappointment to say the least, considering the reputation of many of the names you'll see in this report.*

### Search and responsiveness win out

Let's start with what we might call 'Digital Marketing 1.01'. In the corporate world your website is now the defining manifestation of your brand – its shop window – so there's no excuse for the absence of a clear content strategy, or a responsive site that doesn't work across mobile devices. To us, they are must-haves, not a nice-to-haves.

In this context, BofAML's top rating is a reflection of its powerful web functionality across all criteria. Its stand-out approach to user search and unique content personalisation helps surface relevant content in an intuitive and dynamic way. BofAML is the only firm to offer a truly intelligent and coordinated search function. Why?

### Creating pathways to content

Elsewhere, the quality of user journeys and user experience is varied and inconsistent. This is a strong indication that the banks haven't got a grip on how to segment

their services through relevant functionality and substantive content. Just over half offered dedicated C-Suite content and only 35% offered a clear pathway to their M&A content (the user journey we tested for this ratings).

Social media is tackled generically, as though the investment banks still don't quite know what to do with it. It's a powerful, specialist channel. Time to play catch-up.

Brand identity and consistency matter. Yet sadly the investment banks don't always live up to their brand promise when it comes to consistency of visitor experience. Search for specific content, for instance, and you typically start on the glossy .com homepage... but end up in a clunky backwater from a different brand era.

In this report, we highlight the key findings of our analysis of this sector – who is leading and who is struggling in today's competitive digital landscape. We hope you find it helpful and if you have any questions please do get in touch.



**Kate Shaw,**  
Co-founder and  
Chief Executive Officer

November 2017

\*In comparison with the research presented in the Living Ratings of law firms and asset managers in 2017.

## Section 2

# Who, what, when and how we rated

*And what's changed since our last ratings*

## Who we rated

*In October 2017 our analysts reviewed the digital communications of the top 20 investment banks (Source: Global IB Revenue Ranking ©Dealogic, July 2017). Each firm was rated against 50 criteria covering digital engagement (useful functionality) and evidence (substantive content) across four key categories:*

- 1** Website functionality
- 2** Website content
- 3** Active social media channels
- 4** Social media content

## What we rated

*We examined each investment bank's publicly available digital footprint. We didn't seek access to any private or subscription channels.*



### How we calculate our scores

Each company is allocated an overall percentage score. This is calculated by adding together the scores for the 50 engagement and evidence criteria. We then use the scores to categorise each investment bank with one of four definitions of their digital intelligence; determined, energetic, focused or lacklustre. Where we present averages they are based on the full listing of 20 firms. The five firms with the highest scores are also reviewed with expanded case studies.

## Our criteria

*For our latest look at the world's leading investment banks we introduced the following criteria to our already thorough research:*



### Search quality

Our scores reward those sites that feature predictive or enhanced search functionality. With predictive search it is usual to see a drop-down list pop up immediately while typing and you don't need to hit on 'search' in order to see common search queries. Predictive search is a great way of guiding users to results, rather than having them key inaccurate searches that return one of two extremes; a small or massive number of results. Predictive search also saves on typing, which is ideal for those on mobile devices.



### Google Descriptor

The Google descriptor, or meta description, to use its official title, should be the first brand message that anyone who Googles you will see – in essence it should showcase your brand purpose. This was overlooked by so many firms in our analysis, despite the basic coding implementation. Given this is such a powerful and high profile opportunity to display your brand message, it's questionable why so many have been overlooked.

*Predictive research is a great way of guiding users to results.*



### Prominent diversity proposition

Scan across the home pages of the global 20 investment banks' websites and you'd be forgiven for thinking that workforce diversity is the latest feel-good trend to top the PR agenda. But it's certainly not a trend. This commitment is here to stay. No investment bank can genuinely understand and respond to what motivates clients unless they're reflected within its own people. Diversity in all its forms is a source of innovative ideas and approaches – something that every investment bank needs to embrace today when the old ways of operating are being disrupted and made obsolete. The best talent is the best talent, no matter what its background, beliefs or sexual orientation.



### Guided navigation

Guided navigation allows users to easily and rapidly focus their search for knowledge in a structured fashion. Web users often begin a search using vague and general terms. All too frequently they abandon a website in frustration because too few, or too many, choices are presented in an unstructured manner. Guided navigation displays tidy, relevant features, insights, or options that might have been otherwise overlooked. It helps to show the full repertoire of an investment bank's expertise and knowledge in a highly structured and easily navigated fashion.



### How can Living Ratings help?

This ratings report provides useful benchmarks that can help you to compare your activities with those of your peers by highlighting the strengths and weaknesses of their digital communications.

Our aim is to give you the evidence and insight you need to formulate an approach to digital communication that is aligned with your users' expectations, your brand and your business.

**If you would like a bespoke report of your firm's digital intelligence, please get in touch.**

## Section 3

# Investment banks ratings and rankings 2017

Check your overall score and how you rank against your competitors.

● Determined
 ● Focused
 ● Energetic
 ● Lacklustre

Rank	Firm Name	Score	%	Category
1	Bank of America Merrill Lynch	707	76.02%	<span style="color: orange;">●</span>
2	Goldman Sachs	646	69.46%	<span style="color: cyan;">●</span>
3	Morgan Stanley	645	69.35%	<span style="color: cyan;">●</span>
4	Citi	576	61.94%	<span style="color: cyan;">●</span>
5	Deutsche Bank	545	58.60%	<span style="color: cyan;">●</span>
6	RBC Capital Markets	534	57.42%	<span style="color: cyan;">●</span>
7	Barclays	523	56.24%	<span style="color: cyan;">●</span>
8	Credit Suisse	521	56.02%	<span style="color: green;">●</span>
9	BMO Capital Markets	499	53.66%	<span style="color: cyan;">●</span>
10	J.P. Morgan	486	52.26%	<span style="color: cyan;">●</span>
11	HSBC	465	50.00%	<span style="color: cyan;">●</span>
12	UBS	425	45.70%	<span style="color: cyan;">●</span>
13	Nomura	368	39.57%	<span style="color: purple;">●</span>
14	Wells Fargo Securities	361	38.82%	<span style="color: purple;">●</span>
15	Jefferies LLC	342	36.77%	<span style="color: purple;">●</span>
16	Lazard	316	33.98%	<span style="color: purple;">●</span>
17	BNP Paribas	309	33.23%	<span style="color: purple;">●</span>
18	Mizuho	227	24.41%	<span style="color: purple;">●</span>
19	Evercore Partners Inc.	217	23.33%	<span style="color: purple;">●</span>
20	Sumitomo Mitsui Financial Group	151	16.24%	<span style="color: purple;">●</span>

Total score out of 930.

## Section 4

# Are your digital communications **determined, focused, energetic or lacklustre?**

By analysing the individual **engagement** and **evidence** scores, we have categorised each of the leading 20 firms' digital intelligence into four areas.

Please note: in order for your firm's digital intelligence to be classified as 'determined', both your engagement and evidence scores must be above 70%.



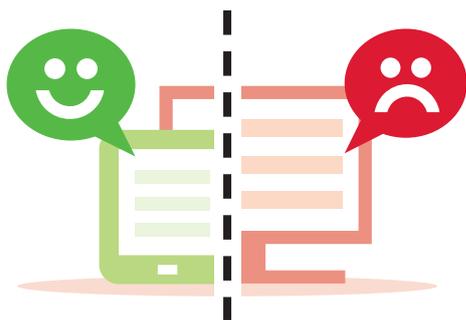
## Section 5

# The numbers that define the investment banking sector

### Digital successes



*“Social media is tackled generically, as though investment banks still don’t know what to do with it.”*



The digital **successes** and **failures** of the world's leading investment banks:

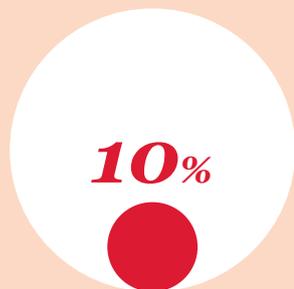
 **Digital failures**



of banks provide high quality search



of banks are using blogs



of banks allow for content personalisation



of banks provide targeted content on social media



of banks provide the option to sign up for a newsletter



of banks use information graphics across social media



provide video, animation or audio on website

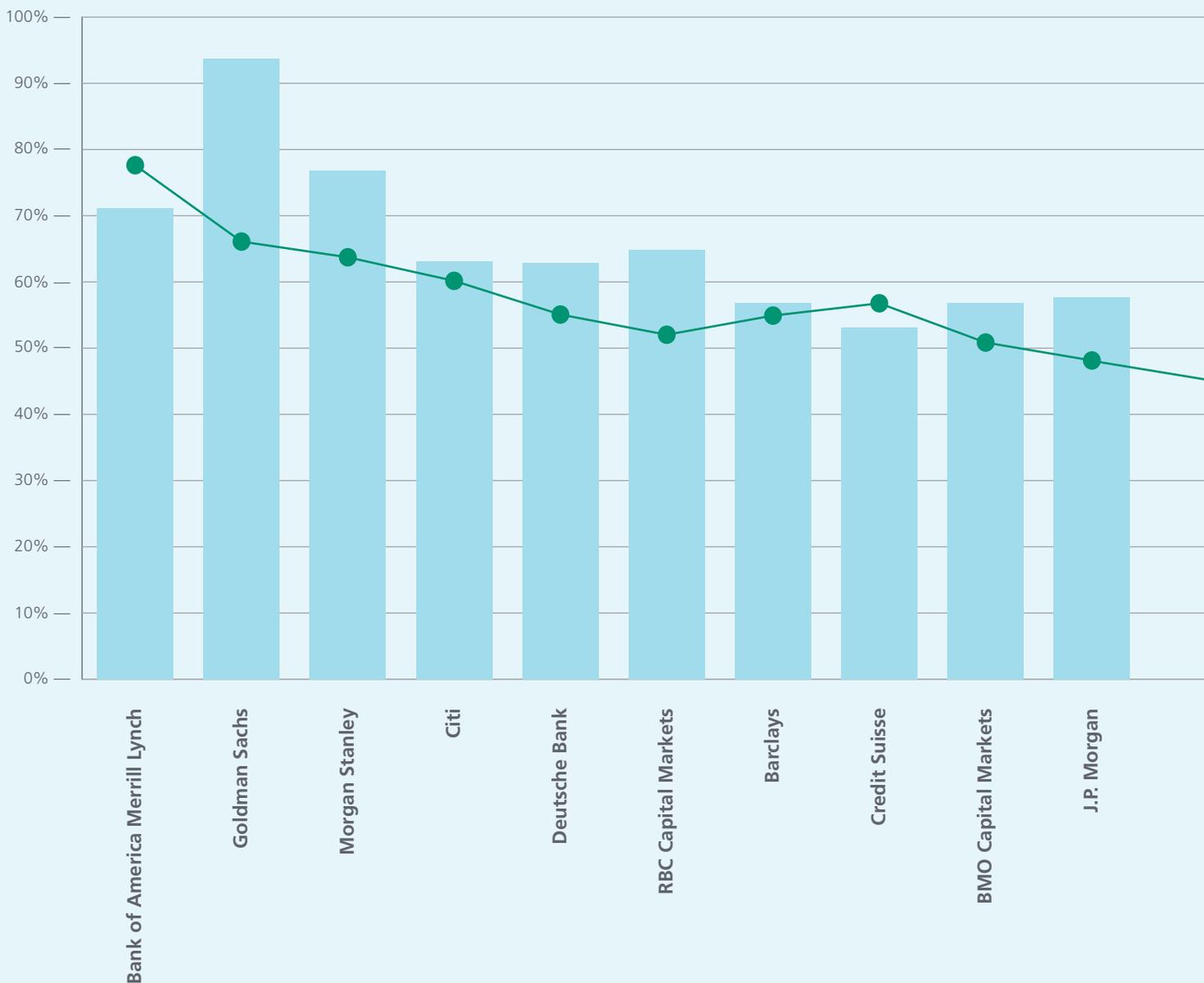


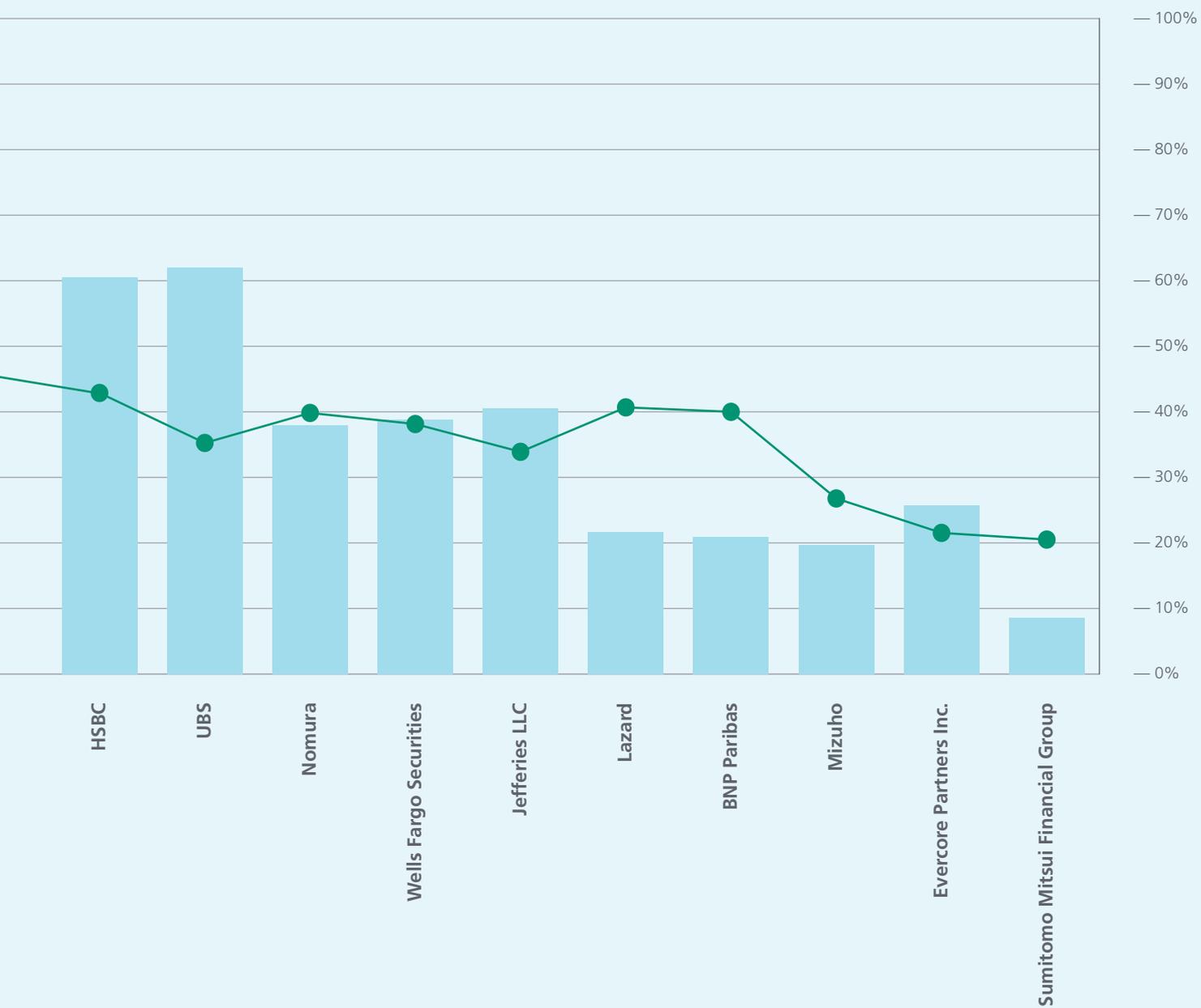
provide a clear pathway to their M&A content

## Section 6

# Evidence vs. Engagement tracker

Comparing two crucial metrics in world's leading investment banks.





## Section 7

# Addressing issues and sparking interests

*The strategic direction for innovative marketers in this sector*

### Content is important but relevance is king

Producing relevant content is an ongoing challenge. However, there are three key components that should always be factored in to developing a content strategy:

1. Demonstration of your intellectual capital; addressing how the ever-changing global regulatory, economic and political policies might impact your clients
2. Showcasing your capabilities
3. Tone of voice; creating a balance between storytelling vs. selling.

### Social media: right place, right time

There is very little evidence of social media channel strategy implementation in our investment bank Ratings. When used correctly, social media can be an extremely powerful resource but being relevant is key to cutting through all the white noise.

The demographics and nuances of each of the platforms are different and require a different approach. It's not acceptable to publish duplicate content on each platform, without considering the audience. Put simply, if you do not have access to content that is relevant and engaging to the audience, then don't post it. Also it's worth remembering that social media should be considered as a two-way conversation and an opportunity to engage, not just a reason to re-cycle content or push out your point of view.



## Smart search

This is fast becoming one of the most important functions for corporate websites. Increasingly, people know what they want to learn or understand when visiting a website and the search function is their first point of call. Asking “what’s important to you” creates a strong first impression, demonstrating from the outset you’re aligned with your audiences’ thinking.

Smart search surfaces more than just a list of chronological content that features a keyword – it prioritises and surfaces different content types that are aligned with the search query. Importantly, search can also inform the development of your content strategy, with the search revealing a lot about what audiences are expecting and looking to find.

## Case studies

With everyone in search of differentiation, there is no better way to showcase your firms’ capabilities than through a series of case studies. Sharing your approach to a challenge, providing the solution and evidencing the results, provides credibility that is unique to you.

Should you have concerns that you may be limited in what you can say in your case studies, work closely with your client advocates and make its purpose clear – an extension to your brand story – not a proclamation of how good you are.

## Quality content for SEO

When investing in content, an SEO strategy should be at the heart of this investment. SEO can elevate your content in two ways.

Firstly, analysing how search engines interpret content on your website can help you understand what’s working and what isn’t. This can aid in adapting your strategies for optimisation. Secondly, SEO gives you the ability to find out what your audiences are searching for, which can enable you to keep your content aligned to suit your audiences’ needs.

## Brand guardians

Your digital presence is a gateway to your brand. It allows you to share your values and expertise, and to build relationships. It helps to shape and form opinion amongst internal and external stakeholders as well as – in the war for talent – prospective hires. What better reasons to invest in digital intelligence than protecting the equity of your brand and creating long-term value for your shareholders?

## Section 8

# Defining digital leadership

### ***How can investment banks maintain sustainable competitive advantage in the evolving digital landscape?***

*In addition to addressing issues and interests of your audiences to ensure your digital communications remain best-in-class, here are some top tips you should consider.*



#### **Create original content**

Not only can original content keep you at the forefront of your audiences' minds, if you write original content, search engines will help your site get more exposure. Google penalises sites with duplicate content and rewards those that feature original content. Ensure you are refreshing that originality regularly! Not only does new content make a better website, it can improve your site's rankings, which has a positive impact on your business.

*80% of people will read your headlines, but only 20% of those will read on.*



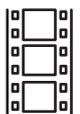
#### **Open and close strong**

A good headline sparks interest and invites the reader in. 80% of people will read your headlines, but only 20% of those will read on. The headline is as important as the article or post itself. Take time with your headlines. Don't rush them. They are the first thing people read, and the last thing people remember. They help people decide if they want to read your article or not. Your close is just as important as your headline. You've grabbed their attention, you've provided them with insightful knowledge, now it's time to end with a strong call to action. This is the first step to leading the user on their journey and eventually convert them – a request for more information, a call or even a meeting.



### Provide answers ...fast!

Reiterated throughout our report is the importance of search on your website. Building a superior search function is all well and good, but if your blogs, case studies or pages aren't tagged correctly, its effectiveness will diminish. Relevant tagging, as part of the process to uploading any new assets, must be implemented.



### Add images, infographics and video

Some people learn through by seeing or hearing. Everyone learns more from visual aids. Whether you use pictures, videos, or diagrams, they will help illustrate your point. Whatever you're writing about, add pictures. No one wants to look at lengthy paragraphs of text. Remember, you need to tell interesting stories but you're NOT writing a book.

*Your website might be mobile friendly, ensure that your content is too.*

*The best content writers eliminate words. It's hard work and takes time but it makes for better copy.*



### It's what you leave out that matters

The best content writers eliminate words. It's hard work and takes time but it makes for better copy. Subject matter experts in your firm likely abound, but taking the knowledge and creating a story that is reflective of your brand requires special skills. If you can, enlist the use of a skilled copywriter. Not only can they create a thought leadership piece that will engage, they help give an external perspective – pulling out the best value adds you have to offer.



### Be mobile friendly

The nation is obsessed with their smartphones. Fact. On average we touch our mobiles 2,600 times a day\*. Your website might be mobile friendly, but is your content? More often than not blogs are so long the scroll on a mobile becomes impractical. Keep your blog posts between 200-300 words and ensure that if you have any graphics with wording – they are click-able, so that your user can see and read it in full.



### Do the hard yards

Don't treat content lightly. Great content takes time to gather, research and write. Ask yourself; is it memorable? Is it relevant? Is it attractive? Is it useful? Would I read it? If the answer is yes, yes, yes, your readers will thank you by returning to your site again and again and by sharing your content across the globe.

*If you don't have anything useful to say, then say nothing.*

\*Source: dscout's inaugural study on humans and their tech.

Case studies

# 1 Bank of America Merrill Lynch

## Making search count.

BofAML is in a league of its own in the investment banking sector. Visit its website and you'll be met by two bold statements that immediately establish a high benchmark: 'Our first priority is delivering yours' and 'Search what's important to you'. Visitors won't be disappointed. The bank's search functionality is without question the best in its sector. Defining user experience from the outset, search is the heartbeat of the whole website.

A clear, client-centric content strategy validates the bank's assertion that 'our first priority is delivering yours'. For example, search 'M&A' and you'll receive a whole menu of relevant information that features everything from thought leadership pieces and FAQs to technical guides, case studies, awards and more. Every piece of in-depth content features 'key takeaways' for a speed read. The bank also showcases its perspective on the interests and issues shaping its clients' worlds, all supported by a raft of case studies.

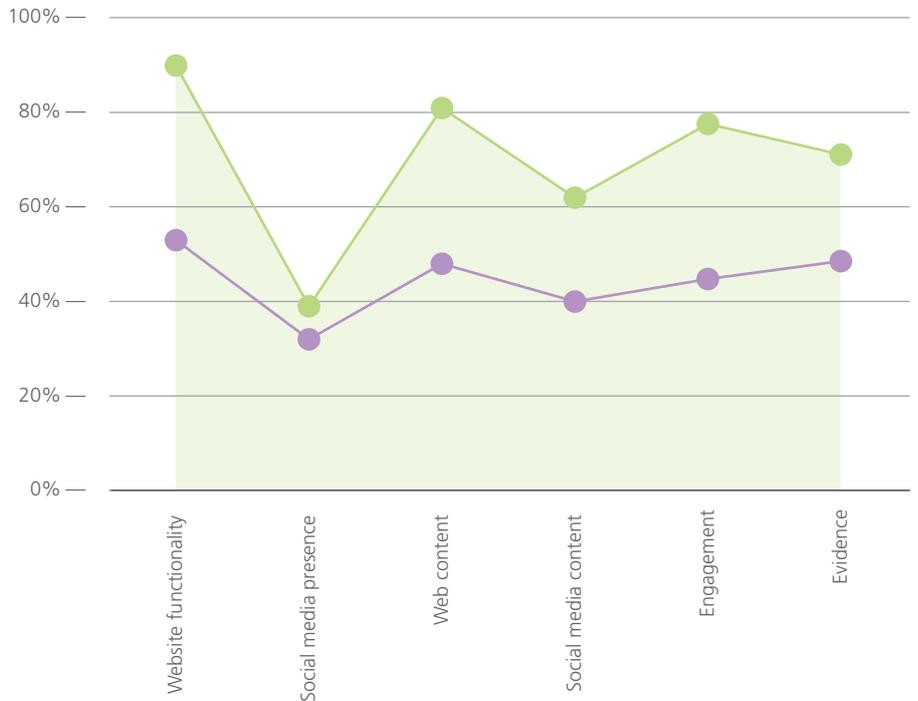
There's even a personalised 'content binder': another good reason to return.

When it comes to overall digital intelligence, BofAML ticks almost all the boxes. Even in social (where there's little evidence of a dedicated channel strategy) it's a sector leader. Details matter, too. In design terms, the use of icons and infographics across web and social channels enhances the overall user experience.

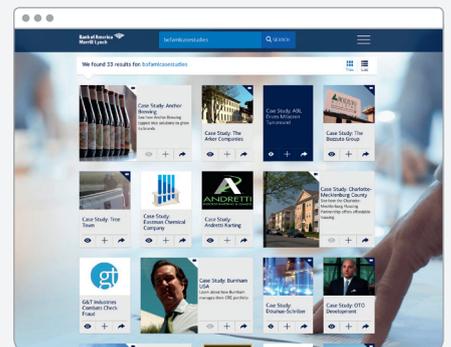
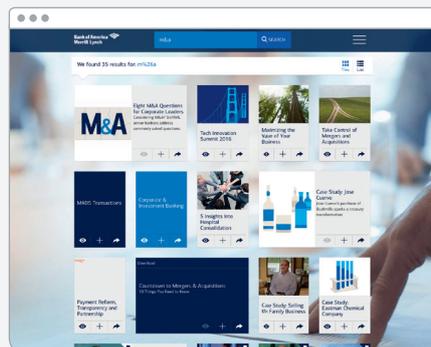
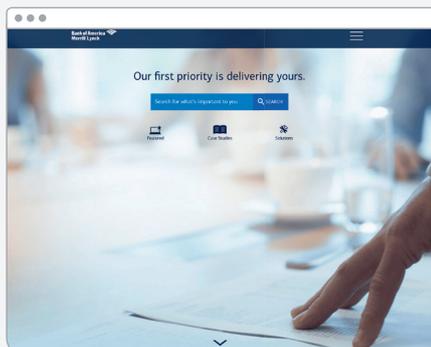
BofAML gives its visitors every reason to stay with the bank and come back for more.

## Bank of America Merrill Lynch

www.bofaml.com



- Bank of America Merrill Lynch
- Average



Images © Bank of America Merrill Lynch

Case studies

# 2 Goldman Sachs

## An information powerhouse.

Goldman's 'Our Thinking' content suite sees the Investment Bank secure its position at number two in our Ratings. Always inspiring and accessible, it provides the visitor with a menu of insights and opinions that won't disappoint. There's plenty of evidence that a well thought-through content strategy is in place, delivering a truly engaging user experience. From key trends and macroeconomic insights to expert opinion,

content is displayed in formats as diverse as data-rich infographics and slickly animated mini movies.

Thankfully, you'll find little in the way of generic 'About Us' content. Instead, the bank's capabilities are showcased through interests and issues – a refreshing approach. 'Talks at GS' deserve a special mention. Here, the bank aligns itself with world leaders in business, culture, science and beyond as they share the insights and ideas shaping the future.

Goldman Sachs missed out on the top spot as a result of its web functionality and, most notably, its search function. In today's world of on-demand digital intelligence, search plays a critical role in anticipating what clients want, enabling relevant content to be surfaced quickly and easily.

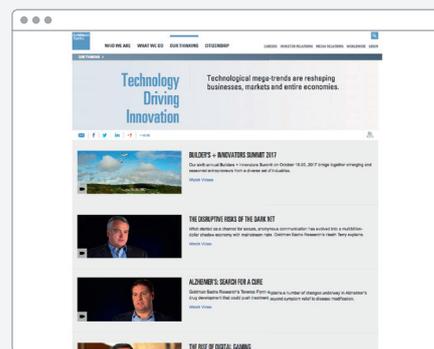
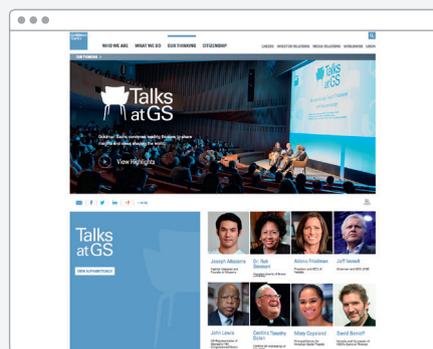
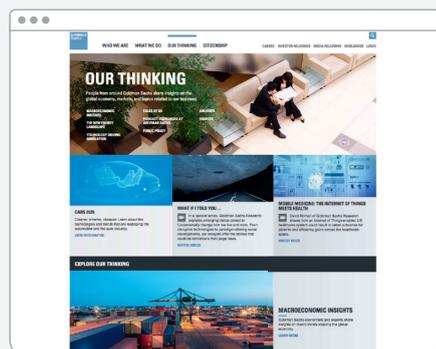
For sheer readability and quality content in depth, the Goldman site is one of the few in the sector worth bookmarking for repeat visits.

### Goldman Sachs

www.goldmansachs.com



- Goldman Sachs
- Average
- Industry leader



Images © Goldman Sachs

Case studies

# 3 Morgan Stanley

## Driven by ideas.

A visit to the Morgan Stanley website delivers both inspiration and engagement, with a firm focus on the ideas that are shaping the modern world. Striking imagery and engaging headlines set the tone and context for content and provide a compelling case for spending more time on the site.

Explore Morgan Stanley's ideas and you'll find that a useful prompt or call to action is never far away, with contextual links between topics as well as to alternative reports and articles, offering further clarity and insight. Even the 'About Us' area of the site focuses on the bank's capabilities from an insight and client perspective, with case studies, infographics and video to deliver the detail.

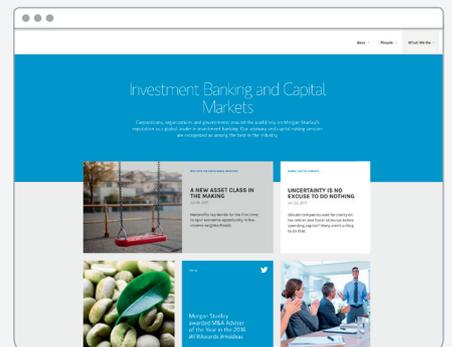
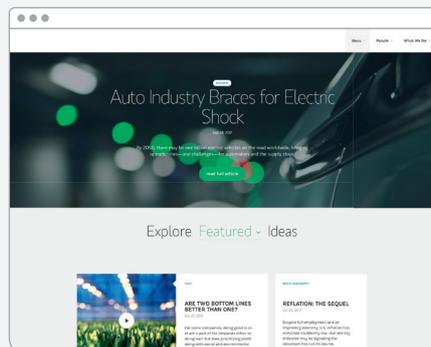
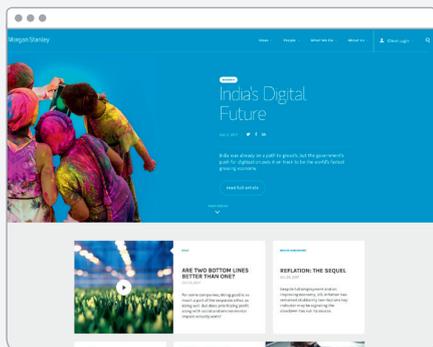
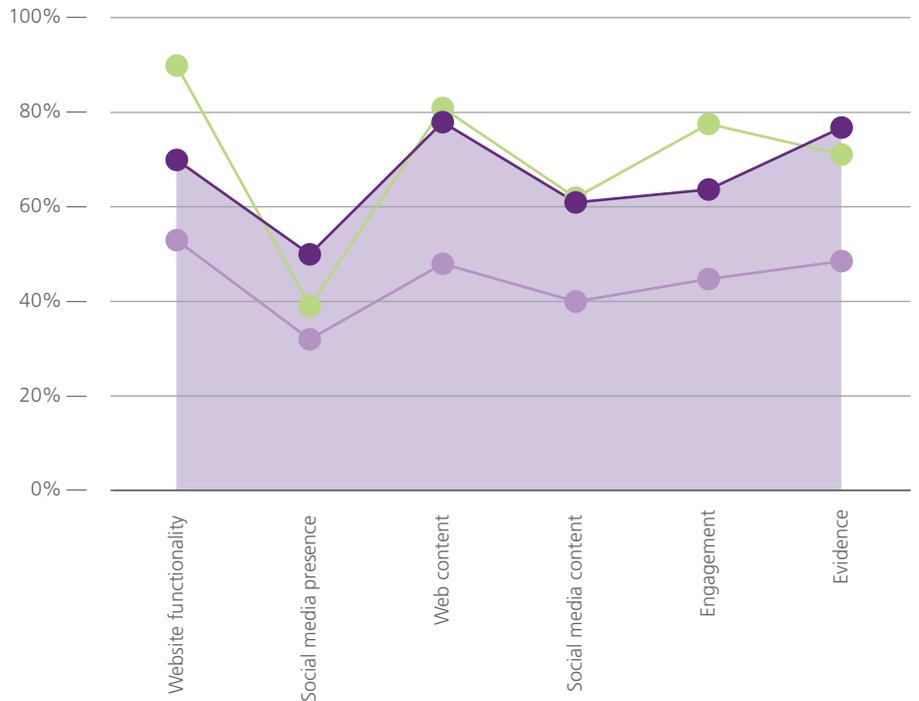
Morgan Stanley is one of the few firms to profile its key people, underpinning its expertise with personalised commentary from subject matter specialists to showcase the human side of the business.

In a world moving at the speed of change, Morgan Stanley's ideas-driven content has the ability to set the agenda.

### Morgan Stanley www.morganstanley.com



- Morgan Stanley
- Average
- Industry leader



Images © Morgan Stanley

Case studies

# 4 Citi

## Signature content deserves better.

The Citi website is rich in content that underpins its business strategy and focuses on the future. Like most firms, Citi offers opinion and commentary, but goes further with authoritative, substantive content that put its solutions centre stage. The firm’s ‘CitiforCities’ programme and inspiring

‘Stories of Progress’ bring this powerfully to life. No other firm provides such clear and unambiguous evidence of how it shapes the urban ecosystem around the globe.

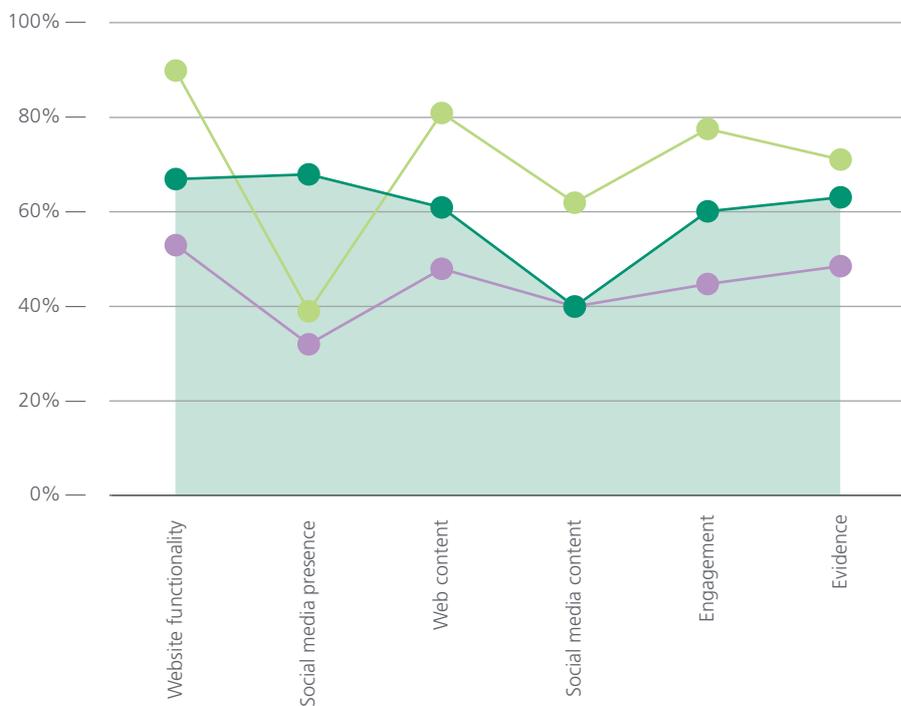
However, there’s a distinct mismatch between dynamic and static content, and the website suffers from all the constraints of a legacy digital framework. Indeed, the breakthrough ‘CitiforCities’ content is a hidden gem that

sits behind a single icon on the website. Located at the bottom of the page, it’s all too easy to miss, particularly if users opt for the main navigation. This failure to promote and signpost signature content is reflected in the bank’s overall score.

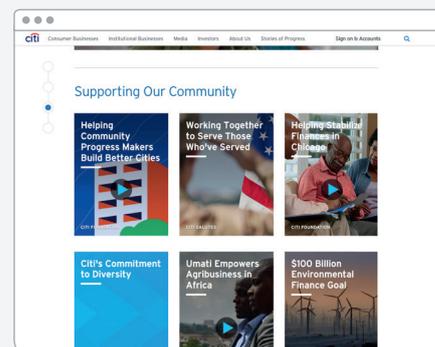
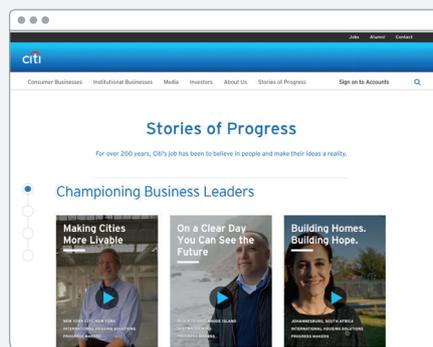
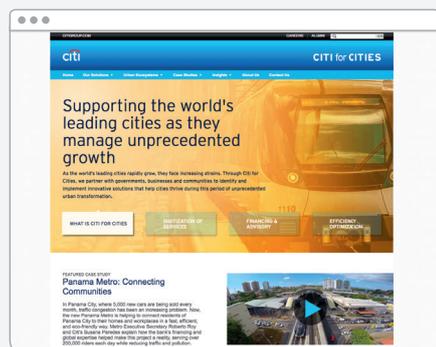
What’s next for Citi? Assuming continued focus on quality content, adding improved functionality will see it move higher.

### Citi

www.citigroup.com



- Citi
- Average
- Industry leader



Images © Citi

Case studies

# 5 Deutsche Bank

## Content beats functionality.

Deutsche Bank's 'Insights and Initiatives' content helps secure its spot at number five in our Ratings. Its proposition – to 'meet challenges and interpret change' – is communicated via a suite of content with a client-centric tone. It's all delivered through

a raft of content types from video commentary, white papers and research initiatives with respected global publishers to a regular e-zine.

Sadly, the bank's lively and engaging content isn't matched by its user experience. All-important site navigation is overly complex, particularly if you choose to explore the site in

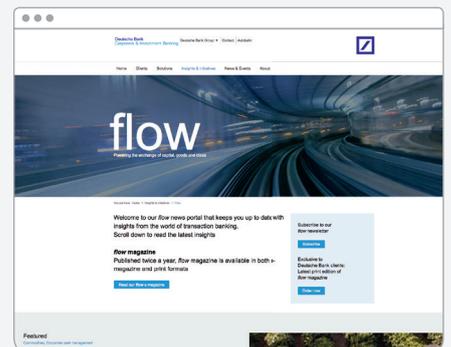
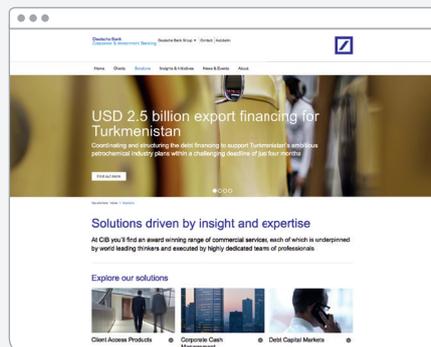
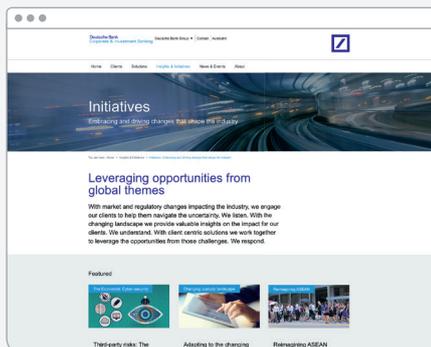
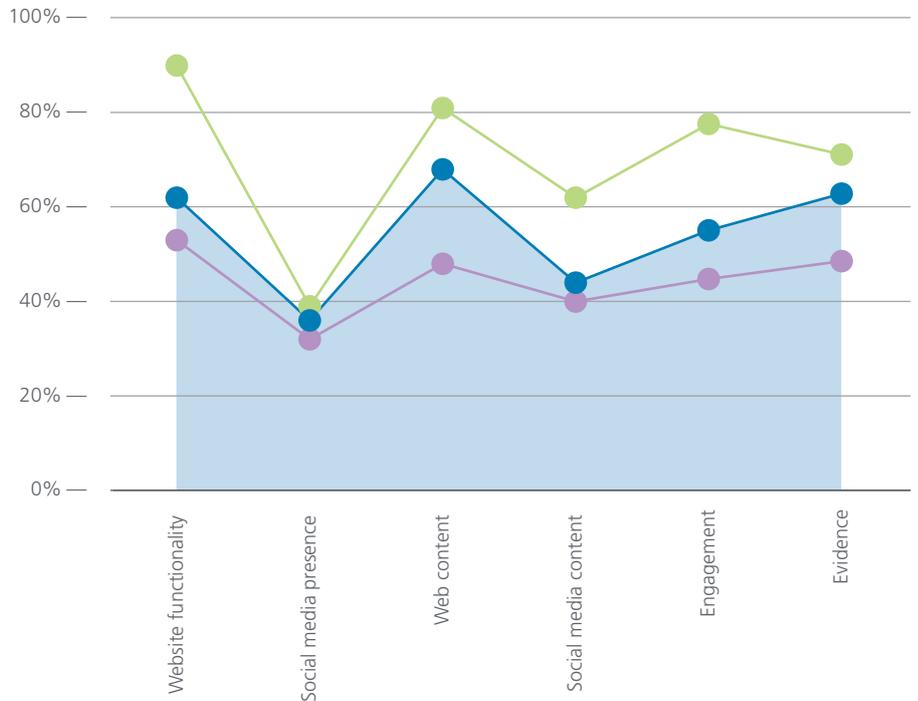
depth. It's easy to become disoriented when navigation jumps between different domains, creating a noticeable jolt in the user journey. Greater consistency and fluidity would help.

For Deutsche Bank, functionality needs to catch up with content if the bank is to demonstrate greater digital intelligence.

Deutsche Bank  
www.db.com



- Deutsche Bank
- Average
- Industry leader



Images © Deutsche Bank

## Section 10

## Additional rankings

**6** RBC Capital Markets

57.42%

Providing a clear C-Suite proposition and clear user journey to M&A content, it does not provide the functionality to best promote content.

**7** Barclays

56.24%

Barclays has a great presence on Twitter and LinkedIn, it is also amongst the few with a client app, but lacks clear storytelling in its blogs.

**8** Credit Suisse

56.02%

Press and media relations are well presented on the website, however Credit Suisse fails to present any case studies or clear link to diversity content.

**9** BMO Capital Markets

53.66%

BMO shows much promise in targeted C-Suite content, and overall user experience, but is let down by a lack of storytelling and use of dynamic content.

**10** J.P. Morgan

52.26%

Scoring well in targeted content and clear C-Suite proposition, website functionality is lacking, and there is no personalisation.

**11** HSBC

50.00%

HSBC is amongst the very few illustrating strong diversity content, however social media presence is inconsistent.

**12** UBS

45.70%

UBS falls at the first hurdle with a website that isn't responsive, but is redeemed by quality thought leadership and insight to support its proposition.

**13** Nomura

39.57%

Prominent diversity sections and user journey to M&A content flourish, the website is not responsive and fails the site speed test.

**14** Wells Fargo Securities

38.82%

Overall the user journey for the website is straight forward, however content seems outdated and social strategy is unclear.

**15** Jefferies LLC

36.77%

This website is small and very basic. Social media has no clear content strategy or story – and is overrun with events.

**16** Lazard

33.98%

As far as site adaptability goes Lazard does well, however a lack of client-centricity in content is a real let-down for the bank.

**17** BNP Paribas

33.23%

BNP Paribas scores higher in engagement over functionality. Producing dedicated content could help the bank balance its strategy.

**18** Mizuho

24.41%

Mizuho appears to be jumping on the mobile friendly bandwagon, but is unable to provide a clear content strategy or targeted C-Suite content.

**19** Evercore Partners Inc.

23.33%

Evercore's website user experience overall needs attention. Its social presence is virtually non-existent, and provides little substantive content.

**20** Sumitomo Mitsui Financial Group

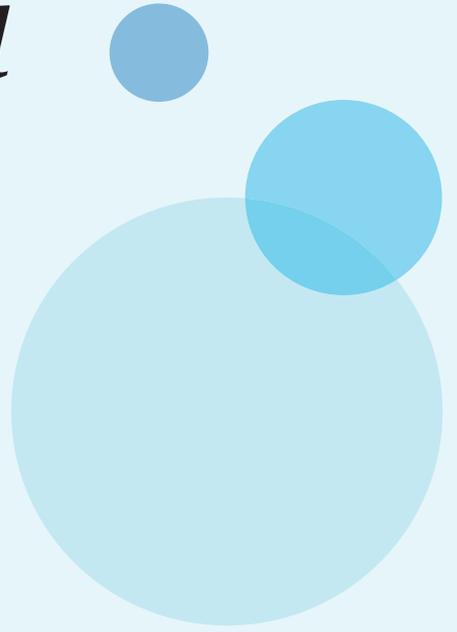
16.24%

Content is Sumitomo's largest failing, and scores low on its engagement points. Silver lining however, its site is mobile friendly.

## Section 11

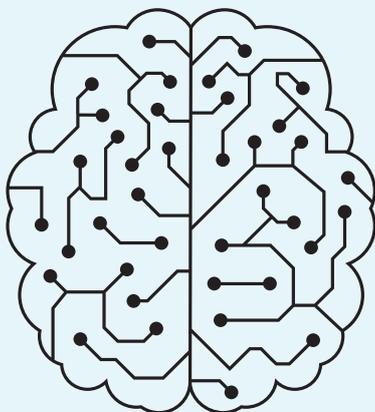
# Determined digital communication – why so rare?

From our latest Living Ratings it's clear that the majority of today's leading investment banks are falling far short of the goal of 'Determined' digital communication. These banks are missing out on a chance to engage their audiences and build powerful, connected digital brands – brands that take the lead on interests and issues, and deliver clear, thought provoking and relevant messages to prospects and potential hires. That only one bank out of many makes the grade ought to send an unambiguous signal to the entire sector.



### Determined digital investment banks lead from the front

One bank, BofAML, head and shoulders above its peers, was truly focused on its audiences. It delivers sector-beating digital experience in **two ways**:



1



### Engagement (Useful functionality)

The only 'Determined' digital investment bank in our survey set out to make its content readily accessible from the get-go. The sector's best search functionality surfaces relevant, engaging content on demand: quickly, simply and easily.

2



### Evidence (Substantive content)

BofAML also understands the need to put its clients' interests and issues at the heart of its digital experience. This enables it to demonstrate relevance, client centricity and thought leadership in action – and position itself as a potent problem solver, not simply a generic provider of services.



### Lacklustre banks hide their talents away

Useful content that customers can't find is no use to anyone. Far from shouting about their skills, and the wider issues of pressing concern to clients, these banks' communications are a labyrinth of confusion. Hard to navigate. Confused about their purpose. And lacking in leadership.



### The opportunities for Energetic digital investment bank

Look closely and you'll find opportunity. No fewer than ten banks in our survey can shift from 'Energetic' to 'Determined' if they take steps to enhance digital engagement by making their content more easily accessible and attractively presented.

# About Living Group

*At Living we blend our deep sector knowledge, uncompromised thinking and award-winning creativity to help our clients in the financial, professional services and technology sectors create difference through engaging branding, disruptive digital experiences and powerful integrated campaigns.*

## Deep sector knowledge

Our specialists' deep understanding of our clients' sectors means we challenge thinking, inspire ambition, and deliver meaningful results across their organisations.

In a world that is always changing, content rich and visually crowded – we help our clients communicate their difference and stay ahead.

## What we do



### Engaging branding

Our creative teams in London, Hong Kong and New York connect award-winning ideas with proven brand results. Driving your business performance with strategic thinking, brand creation and cut-through messaging, we fuse these key elements together to create highly effective results.



### Integrated campaigns

We can help transform your brand objectives into tangible business benefits – lifting your profile, prompting consideration and stimulating dialogue. Researching, planning and executing integrated campaigns worldwide, we use cut-through ideas and creative, backed by proven analytics to measure your success.



### Disruptive digital

Our digital team connects your brand and your audiences. Around the world. Around the clock. We build seamless brand experiences online, using bespoke information architecture (IA), engaging design and cutting-edge technology across multiple devices and platforms.



### Creating difference for our people and communities

But, we don't just make a difference for our clients, we also make a difference for our people, and the communities we work within. We have an open and collaborative culture that gives our people room to thrive. We encourage passionate freethinking, ideas that challenge the conventional, and celebrate individualism and diversity.

Find out more at:

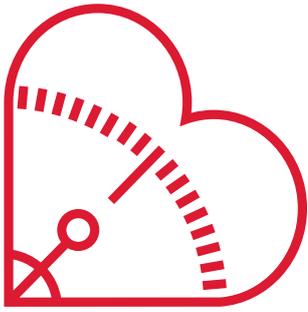
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