



CREATIVE THAT CONVERTS:

HOW TO WIN ATTENTION IN THE AGE OF SKEPTICISM

By John Lesnik, Co-founder Lending Science DM

Most marketers fail before they even start. *They never get noticed.*

You can have perfect timing, the right audience, and a beautiful design, but if your creative doesn't make someone stop and *feel* something, you've already lost the response. After two decades of testing everything from mortgage mail to Medicare offers, I've learned one simple truth: the most important thing on any marketing piece is the copy.

The channel that proves it

No channel exposes weak creative faster than direct mail. You can't hide behind algorithms or endless impressions. Your message either drives an action, or it doesn't. It's why I still call direct mail the purest form of response marketing. Every word, color, and headline has to earn its keep. When done right, mail can outperform digital by margins most marketers wouldn't believe.

The age of skepticism

We're living in the most skeptical marketing era ever. People question everything, especially advertising. People will check you out online, so you have to make sure what they find reinforces trust, not doubt. That's why authenticity and clarity matter so much. Every statement must be 100% true, all the time.

Say something that matters

The envelope is your first impression. You get one second to earn attention. Too often, brands pull back because they're afraid to sound too bold, too emotional, or too direct.

If you're going to say something, say something that matters.

"Important Information Enclosed" is safe—but it's also invisible. Try "Important: Read Carefully" It's action oriented and decisive. Be clear, be urgent, be human. People are wired to react when something means something to them.

The psychology behind the open

Marketing that performs taps into basic human motivators:

- Desire to gain (what I get)
- Fear of loss (what I'll miss)
- Exclusivity (why it's just for me)

Fear of loss is the strongest of them all. A single line like “If you take no action, you'll continue paying the existing fees associated with your loan” can have massive impacts on performance. All you're saying is that if you do nothing, nothing will change. But you're doing it in a way that implies that the recipient is paying too much. This creates unresolve in the reader and prompts action. Simple tricks like this can outperform a feel-good benefit pitch. We're wired to avoid pain more than we chase pleasure. Great copy uses that instinct not to manipulate, but to motivate.

Emotion beats features every time

Features and benefits matter, but emotion drives action. You're not selling a loan or a rate; you're selling relief, security, and confidence.

The biggest mistake I see from big mailers? They care more about themselves than the reader. They write “we, we, we” copy when the only question the reader is asking is “What's in it for me?”

If your marketing doesn't answer that in the first few seconds, it's done.

Yes, red works

It's the most debated color in marketing. Clients fear it: “It's not our brand color.” “We don't want to alarm people.”

But think about it: what color are stop signs, fire exits, or warning labels? Red stands out because it's designed to. It's not dangerous it's attention-grabbing. Used thoughtfully, red draws the eye where you need it. Ignore that instinct, and your message may never even be seen.

Trust the experts you hire

The hardest part of creative today isn't compliance—it's committees.

Marketing by committee kills performance. You hire experts because they live and breathe response. Let them do what you hired them for. Be willing to test bold creative. If it works, you scale it. If it doesn't, you learn fast. That's how performance improves.

Stand out like a **bright green lure**

As an avid fisherman, when the water's thick with bait every fish already has a million options, right? The bright, unexpected color is what gets the strike in that environment. Marketing works the same way. Standing out is the only way to get a bite.

When everyone is mailing the same package or using the same stock photo, your job is to be the green lure in a sea of silver bait.

If you're afraid to sell it, they'll be afraid to buy it

That's the line I use most often with clients.

If you don't believe in your offer enough to communicate it boldly, why should your customers believe enough to act? Response marketing isn't about trickery; it's about truth told loudly and confidently.

Get emotional. Get human. Get noticed. That's creative that converts.