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Most of my writing today focuses on the psychology of credibility. That's a pretty specific little nook. And, while every person who wants to communicate any kind of message needs credibility, it seems very few people understand it. Knowing that, I sought to discover the processes, skills and tools that actually inspire other people to see you as credible. I knew I was going to be a writer from the time I was in the fifth grade at Carnegie Elementary School in Tulsa, Oklahoma. I relished in the challenge posed by a blank sheet of paper. I'd further challenge myself by placing a random letter at the top left. My first sentence had to start with a word starting with that letter. Along the road of writing, I wrote direct mail programs and catalogs for JCPenney, magazine ads for different ad agencies, radio spots for the Sheraton - and on and on. But, the most interesting writing was… Read more(please enable JavaScript to read more)

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Maslow's Hierarchy of Needs has come up in conversation several times of late, which says to me it's time to revisit the old master's work. Typically when we're talking about Maslow, it means sales and marketing are disconnected from the customer. In other words, we're talking self actualization, but the customer is still stuck at the safety level.

We saw this play out in the financial services world in 2007-2008. Prior to the meltdown, the

marketing conversation was one of "life" planning, living the dream, creating your ideal calendar. Every broker and independent advisor in the country had some variation of a self-actualized program. Receptivity was pretty good when things were going well. But all of that came to a screeching halt when the markets tanked. When you see half your net worth evaporate, and you find yourself knocked back to level 2, it's hard to focus on self-actualization.

The first time we revisited Maslow was after 9/11, an event that knocked the entire country back down to stage 2. In the aftermath of 9/11, we watched an interesting thing happen. Although we were all revisiting stage 2, it was the love and belonging of stage 3 that helped us overcome our fears and insecurities and move forward.

Although I appreciate Maslow's work, and agree with the basic concepts, I'm not a fan of the strict linear structure. I think the stages are enmeshed in a variety of ways and there is rarely a clean step-by-step movement forward. Just as we saw some integration after 9/11, I think we're seeing the same thing today. People are still concerned about their safety and security, but they are not waiting to clear that stage before focusing on the others.

Maslow and others like him have provided us with some wonderful tools for understanding human needs and motivations. And, that's really the key. You can't effectively market to, sell to or build a relationship with an individual if you don't understand his/her psychology, and in particular his/her needs and motivations.

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