



2010 Gold Effie Winner

'Uaefoodexplorer.com'

Category: Banking, Finance & Insurance

Brand/Client: Standard Chartered Bank

Primary Agency: TBWA\RAAD

Strategic Challenge:-

Standard Chartered credit cards were primarily associated with travel rewards and not with dining. In order to get into the dining space the Bank launched a 15% cash back offer on dining to encourage customers to use their cards.

Since the credit cards market is crowded with offers and these lead to short-term gains restricted to the campaign period. This lack of differentiation in the market means that you have to shout to be heard and the chances of being remembered are slim. Also, the limitations of traditional media allow for a one-way flow of information, with no real interaction and therefore no real relationship with customers.

We realized that our customers were very active in the digital world. Smartphone sales were going up and people were turning to blogs and social media channels to source information, engage in conversations and become part of communities. But no bank had found a way to engage with this audience in an interesting way.

Therefore the challenge was to identify an opportunity which was unique, sustainable, engaging and one that would cement Standard Chartered Bank's foothold in the dining category by allowing customers to see value in our cards and hence increasing their dining spends.

Objectives:-

- Promote a 15% cash back offering to increase credit card spends
- Associate Standard Chartered credit cards with dining
- Change the playing field to engagement, rather than just press ads
- Create a long-term platform to communicate dining offers and discounts



The Big Idea:-

To promote the 15% cash back on dining offer, create an online platform that engages the dining community and use it to communicate dining-related offers.

If the task was to get people excited about eating out, then there was no better place to do it than the UAE. The dining culture here is active and vibrant, being a multicultural society with many cuisines. However, there is no one single resource that brings this community together and services them. Much of the dining content and information are cookie-cutter style reviews, in standard restaurant guides and magazines.

We found a huge opportunity for the brand to fill this much-needed gap and engage with consumers. In an increasingly digital consumer universe, we know that people value personal references from friends, acquaintances, colleagues and even their peers. They turn to blogs and social media channels to source information, form opinions, share interests, engage in conversations and become part of communities. This is especially relevant for lifestyle interests such as dining.

Therefore UAE Food Explorer was launched as a community blog that invites people to explore the dining scene in the UAE and share their reviews and opinions with the local community. This is the first crowd sourced initiative of its kind and has kick-started consumer-generated dining content in the region. It also tackles the problem of communicating to a diverse, fragmented audience.

Bringing the Idea to Life:-

To activate the concept and to highlight the benefit of getting 15% cash back everywhere, Standard Chartered credit cards sponsored two bloggers, Kellie Whitehead and Hisham Wyne, to eat at 90 restaurants in 30 days for breakfast, lunch and dinner. These Food Explorers went from Abu Dhabi to Ras Al Khaimah, to discover new restaurants. They posted their reviews on the blog after every meal, and even entertaining podcasts.

The blog gave people the chance to write about their favourite restaurant in the People's Choice, find out about new restaurants, meet fellow foodies and be part of the first dining community in the UAE. Even better, the users with the best reviews were shortlisted to become future Food Explorers.

On Facebook the conversation was always alive with crazy food facts, where to get the best World Cup grub, and even suggest where the Food Explorers should eat next. Other blogs started picking up the conversation and the fans kept coming in by the dozen. Fans posted their own pics and good reviews were highlighted and discussed.

On Twitter, users who wrote reviews on the blog tweeted their followers about it and talked about where they were going to eat next.



RJs shared the 'Restaurant of the day' review with listeners and talked about the UAE Food Explorer programme. To give listeners a first-hand experience in Food Exploring, a competition selected two winners every day to join the Food Explorers for a free meal. These winners were also announced on the Facebook page and their pictures with the Food Explorers were posted the next day.

To ensure that blog visitors also get a chance to have a great Food Explorer experience, we offered restaurant vouchers worth 250 Dirhams on subscribing to the community newsletter. By creating an ongoing community-driven platform for Standard Chartered credit cards in the dining space and promoting it with the strength of each medium, we communicated the 15% cashback offer in a relevant context to an interested, engaged audience without hard sell.

Communication Touch Points:-

<ul style="list-style-type: none"> <input type="checkbox"/> TV <ul style="list-style-type: none"> <input type="checkbox"/> Spots <input type="checkbox"/> Branded Content <input type="checkbox"/> Merchandising <input type="checkbox"/> Program/content <input checked="" type="checkbox"/> Radio <ul style="list-style-type: none"> <input type="checkbox"/> Spots <input type="checkbox"/> Merchandising <input checked="" type="checkbox"/> Program/content <input type="checkbox"/> Print <ul style="list-style-type: none"> <input type="checkbox"/> Trade/Professional <input type="checkbox"/> Newspaper - print <input type="checkbox"/> Newspaper - digital <input type="checkbox"/> Magazine - print <input type="checkbox"/> Magazine – digital <input type="checkbox"/> Print partnership <input type="checkbox"/> Direct <ul style="list-style-type: none"> <input type="checkbox"/> Mail <input type="checkbox"/> Email <input type="checkbox"/> PR <input type="checkbox"/> Events 	<ul style="list-style-type: none"> <input type="checkbox"/> Packaging <input type="checkbox"/> Product Design <input type="checkbox"/> Cinema <input checked="" type="checkbox"/> Interactive <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Online Ads <input checked="" type="checkbox"/> Web site <input type="checkbox"/> Viral video <input type="checkbox"/> Video skins/bugs <input checked="" type="checkbox"/> Social Networking Sites <input type="checkbox"/> Podcasts <input type="checkbox"/> Gaming <input type="checkbox"/> Mobile Phone <input type="checkbox"/> Other <input type="checkbox"/> OOH <ul style="list-style-type: none"> <input type="checkbox"/> Airport <input type="checkbox"/> Transit <input type="checkbox"/> Billboard <input type="checkbox"/> Place Based <input type="checkbox"/> Other <input type="checkbox"/> Trade Shows <input type="checkbox"/> Sponsorship 	<ul style="list-style-type: none"> <input type="checkbox"/> Retail Experience <ul style="list-style-type: none"> <input type="checkbox"/> POP <input type="checkbox"/> Video <input type="checkbox"/> In-Store Merchandizing <input type="checkbox"/> Sales Promotion <input type="checkbox"/> Retailtainment <input type="checkbox"/> Guerrilla <ul style="list-style-type: none"> <input type="checkbox"/> Street Teams <input type="checkbox"/> Tagging <input type="checkbox"/> Wraps <input type="checkbox"/> Buzz Marketing <input type="checkbox"/> Ambient Media <input type="checkbox"/> Sampling/Trial <input checked="" type="checkbox"/> Consumer Involvement <ul style="list-style-type: none"> <input type="checkbox"/> WOM <input checked="" type="checkbox"/> Consumer Generated <input type="checkbox"/> Viral <input checked="" type="checkbox"/> Other: A Blog, Facebook page & a Twitter Feed
--	---	--



- Budget: Was only \$32,346 to launch this initiative
- Media strategy: To drive traffic to the UAE Food Explorer blog and Face book fan page, we utilized smart CPC media buys across social media platforms and related sites:
 - Facebook: social ads generating visits and accordingly likes to the Facebook fan page.
 - Google Ad network: Contextual targeting through dining and food related websites
 - Yahoo: Contextual targeting through food and dining related keyword
 - Radio was also used to drive listeners to the site. A radio competition was held allowing winners to dine with the 2 Food Explorers

Additional Marketing Components:-

Pricing Changes

15% Cash back on dinning anywhere in the UAE encouraged customer to explore new restaurants and eat out more often.

Total Media Expenditure:-

Under \$ 500 Thousand

Results:-

- In 3 months and with an investment of just \$32,346 we have over 1000 members.
- A community of 1040 Facebook fans
- 406 followers on Twitter.
- A total of 797 comments on Facebook
- 266 comments on the blog
- 63 reviews in the People's Choice section
- 1164 Likes for People's Choice
- 805 Likes for the Blog.
- Average time spent on website: 2 minutes 40 seconds compared to the industry average of 56 seconds (Nielsen Online Average Internet Usage 2009)
- The website has got 14,633 unique visitors

With the growth of a successful engaged community the programme is now extending offline with the region's first user-generated restaurant guide, meetups with Food Explorer members and restaurants awards voted by users.

Through the UAE Food Explorer, Standard Chartered has not only managed to make 15% cash back its most successful promotion, but gone from being a non player in the dinning category, to a trusted resource, talking to an engaged community.



We have not only topped our objectives of increasing card spends, we created an owned media platform where Standard Chartered can communicate offers in the future with minimal investment. We created a clear differentiation for the long-term and a real relationship with the customer.

Business

Spend

- Retail Spends in June increased by 18.4% higher compared with non campaign month
- June dining spends increased by 17.2%. compared with average monthly dining spends.
- Dining transactions (number of times credit cards used) increased by 19.9%
- During Ramadan the next promotion was launched on uaefoodexplorer which saw an increase of 18% on credit cards spends on dining

Behaviour Shift

The campaign brought a positive shift among the low user segments.

- 6 months tenure customer spend increased by 11.4% in June.
- Customers that did not use their cards in the last 12 months, spends in this segment increased by 27.6% in June, supporting 22.5% increase in May.
- Customers who did not use their cards in more than 12 months spends was up 124%.
- Low user segment spend increased by 13% in June.

Acquisition

- 25% additional cards acquired due to campaign, and more external enquiries.

Activation/retention

- Credit card activations increased by 47% in June.
- Number of credit card cancellations dropped by 31%.

Anything else going on that might have helped drive results?

The FIFA World Cup 2010 was going on in June where people were discussing the best venues to watch the matches. The schools were closed for the summer so a lot of people in our target audience were leaving the UAE to go on holiday.