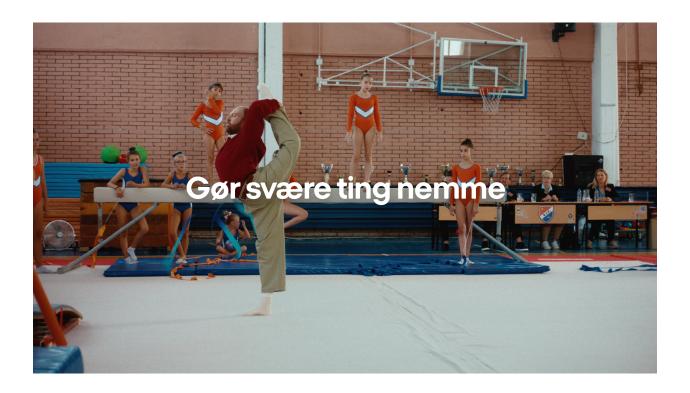
CREATIVE IMPACT - ON BUSINESS

1.

Kampagnens titel: Make difficult easy (Gør svære ting nemme)

Kunde: MobilePay

Produkt: Box



2.

År shortlistet/vundet ved CCA:

Advertising & Digital Advertising – Film / 21-60 sekunder, 2024: Silver Advertising & Digital Advertising – Humour in Advertising, 2024: Shortlist

3.

Executive summary:

In a FinTech market filled with rational, feature-driven advertising, MobilePay made use of humour and emotional storytelling to increase mental availability and drive sales of the

paid product Box. With an ad liking 100% above benchmark, the campaign surpassed all expectations in creative excellence and increased mental availability in the selected category entry point (CEP) by 14%. The campaign proves that it's possible to build brand while building revenue: By not siloing on either brand or performance, we realised our high ambitions on both building long-term memory through mental availability while achieving short term sales performance.

4.

Har du tidligere indsendt denne kampagne i Creative Effectiveness/Creative Impact?

No.

5.

Hvad var målsætningen for kampagnen?

MobilePay has been at the top of Denmark's most loved brands¹. But here is the catch: The brand love is mostly concentrated on what the product enables: Very, very easy money transfers. It would be more precise to call it "product love" or "functionality love". The average Dane uses MobilePay 5.8 times during a week². Every week, around 76.3% of customers use MobilePay at least once³.

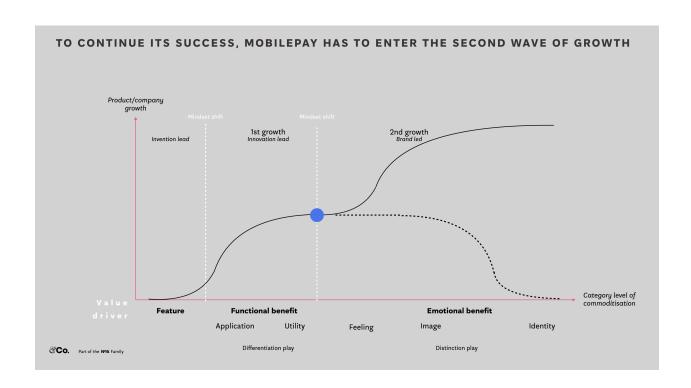
As an innovation that made our daily life very, very easy, MobilePay achieved outstanding success. It has a saturated penetration and is installed on almost every Dane's phone. But at the same time MobilePay is a utility; something we take for granted. A lot of Danes have not realised that MobilePay has evolved and is more than just a money transfer tool; a versatile product for multiple financial situations.

¹ Source: YouGov

² Source: MobilePay

³ Source: MobilePay

MobilePay is evolving from a payment app to a full digital wallet, aiming to grow brand awareness and revenue across various use cases including paid products. Functionality love will not be enough for MobilePay to keep up, as the market is evolving from digital payments to digital wallets: The digital wallet category is a whole different ball game where global love brands like Klarna, Apple, and Google are competing for share of mind and market.



If MobilePay is to compete in FinTech and become the Scandinavian preferred digital wallet, it needs to start investing in brand love and equity and obtain mental availability in a variety of payment-related moments beyond sending money: Investing in brand will create willingness to buy (and pay more) in these new payment situations.

Future success and willingness to pay depends on accepting that innovation and function-based growth is limiting MobilePay's ability to build emotional brand attributes to utilize the second growth curve.

In order to become a digital wallet, MobilePay not only needs to transform functionality love to brand love, it also needs to increase its mental availability in multiple, new category entry points.

To support these objectives, it was chosen to promote and drive sales of MobilePay's newer product Box: A paid product that makes MobilePay relevant in a new category entry point (CEP): "When fundraising together with friends, colleagues, teammates". And also a product that is a manifestation of what the brand MobilePay does: Making the difficult easy.

MobilePay is a utility for everyone, thus the campaign target audience is all Danes. However, the nature of the Box product allowed us to focus on the age group of 18 to 60 – anyone who is part of community life (Foreningsliv) and would like to collect money for a trip, a class tour, a sports club, etc:

This target audience already uses MobilePay to split expenses with the product WeShare. But Box is different and not part of the freemium offering. In other words, we needed the target audience to pay for a new product (Box), slightly different from the product they already knew and had been using for free (WeShare).

We needed to make the product desirable and the fee worth paying for. While the already existing, free product WeShare allows users to split expenses, Box's fundraising feature makes its functionality especially appealing. Box allows people to raise money among a big group instead of paying upfront and then trying to collect from all who owe to the group. This makes Box suitable for bigger expenses that no single person can pay in advance, like a school trip. Box removes the friction of money among people so they can create a positive mood around the cause rather than pondering upon how they will get everyone to remember to pay. In this way, Box aims to be an inseparable part of the Nordic community life (Foreningslivet), making sure that money does not get in the way of that special community feeling.

The campaign objectives are summed up in accordance with the Creative Effectiveness Ladder below.

The Creative Effectiveness Ladder: Objectives overview							
Enduring Icon Create long-term brand and sales growth							
Objective	КРІ	Benchmark ⁴					
To become Scandinavians' preferred digital wallet, MobilePay needs to be seen as more than just a money transfer tool.	[Overarching, long-term objective, not directly measured upon for this campaign]						
Brand Builder & Commercial Triumph Improving brand health while creating a sustained sales success							
Objective	KPI	Source	Benchmark ⁵				
To grow user base and revenue across various use cases, by increasing MobilePay's mental availability in CEP.	Mental availability in CEP	NSB	49%				
Behaviour Breakthrough & Sales Spike Changing consumer behaviour to create short term, temporary sales growth							
Objective	KPI	Source	Benchmark ⁶				
To increase revenue by getting users to use the paid product Box instead of the free product WeShare or account transfers, when fundraising among peers.	No. of Boxes created during the campaign	MobilePay	61,500				
Influential Idea Over-achieving on campaign metrics							
Objective	КРІ	Source	Benchmark ⁷				
To achieve high ad recall and liking – in a FinTech category that is notorious for either rational campaigns with low recall or brand image campaigns that are generic and lack distinctiveness.	Ad recall	Dentsu	22%				
	Ad liking Dentsu		29%				
	Sender recall	Dentsu	54%				

⁴ These benchmarks refers to Dentsu's category benchmarks

⁵ Benchmark refers to MobilePay's mental availability in the CEP before the campaign according to NSB – Marketing Best Practice

⁶ Benchmark refers to the yearly creation of Boxes before the campaign

⁷ These benchmarks refers to Dentsu's category benchmarks

Beskriv ideen og arbejdet som sådan - og forklar hvilke kanaler, der blev brugt i eksekveringen

– So, who wants to collect money for the kids' summer camp?

You know the moment. Someone needs to volunteer, and everyone looks away. Including you. But MobilePay is on a mission to make that dreaded task very, very easy.

In fact, with MobilePay Box all it takes is a swipe. So instead of dodging the question, you could be the unexpected hero of the moment. Effortlessly.

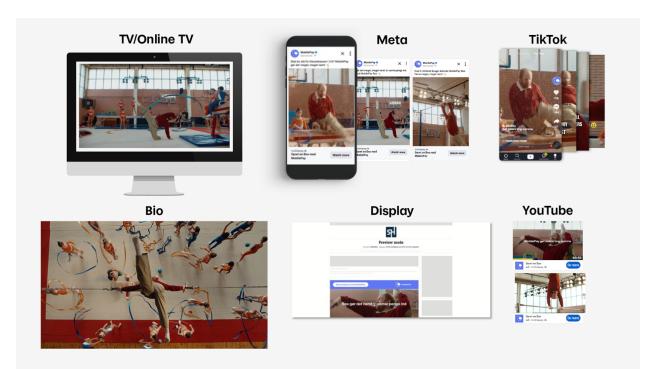
That's what we set out to illustrate with the idea: the feeling of making something that seems (almost) physically impossible (to everyone else) look easy.

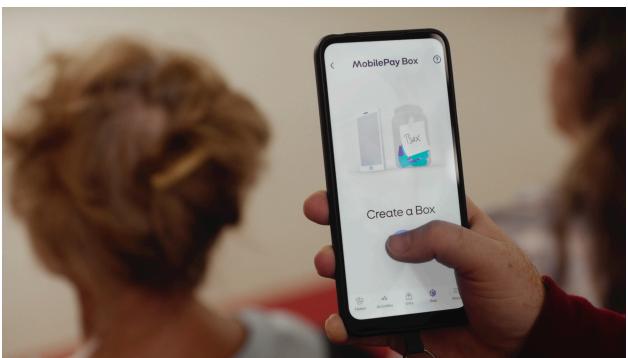
The campaign idea centers around an average dude of a dad who finds himself at his kid's gymnastic practice when *that* uncomfortable question is asked. As the other parents pretend not to hear it, our guy steps up to the task, transforming an awkward, all-too-relatable situation into something that escalates beyond the scope of reality.

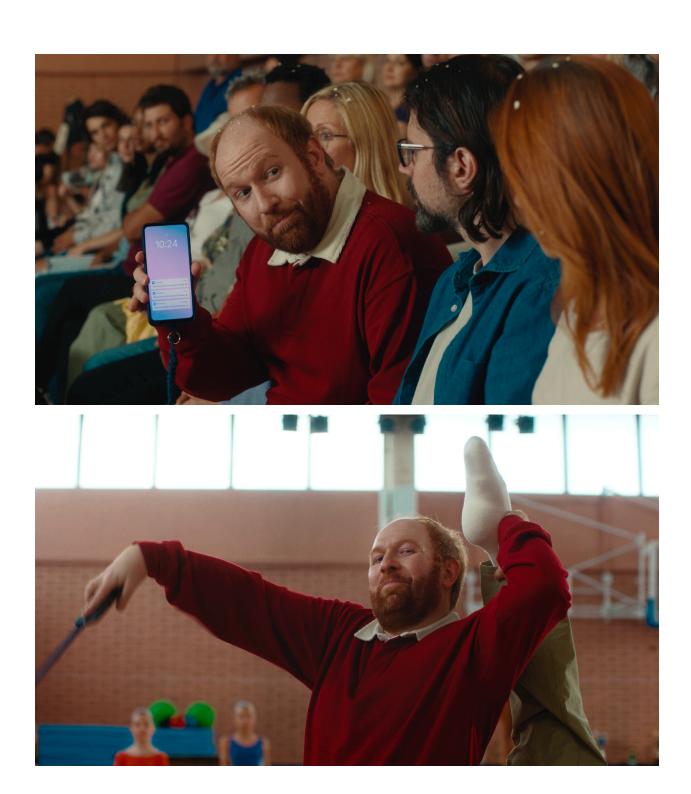
Building to a spectacular crescendo, our regular-dad-turned-pro-gymnast makes the impossible look effortless and graceful, from an Olympic level floor routine to dazzling tricks on the horizontal bar, leaving the audience equally stunned and ecstatic.

The creative executions result in something as rare as an engaging campaign for money transactions, that vaults the MobilePay brand out of the rational, feature-driven clutter of Fintech, while demonstrating how difficult is very, very easy with MobilePay Box.

The campaign ran across multiple channels in various edits, each tailored to specific campaign KPIs (see detailed channel planning in next section).







Hvad var strategien bag det kreative arbejde?

We could communicate the benefits of Box in two ways: Either by explaining the ease of use through pointing out cool features of Box, or we could make our audience feel it – not just rationally understand it – leaving a longer impression with them.

Knowing that emotional stories build brands, we chose not to try to explain the product but tell a story about how it makes people feel.

We strongly believe that creative storytelling and emotionally driven communication are the key to long-term brand and sales growth. With this campaign we aimed to show that Box can be the audiences' preferred fundraising tool with humour as emotional driver. The rational, product-oriented features of the product was showcased as a natural seamless part of the storyline.

Mental availability is about your brand coming to mind easily in buying situations. To achieve this, we invested in growing the category entry points (CEPs) – the cues that trigger consumers as they transition into buying situations – to capture future customers beyond those in the market right now. The CEP aligns perfectly with fundraising in the Danish community life (foreningslivet). Building mental availability and tying it to the brand promise "very, very easy" ensures that we are building the CEP to serve the brand and sales growth in the future.

Strategy Fundamentals

- 1. Emotional Engagement: The more people feel, the more they buy.
- 2. Storytelling: Winning the market requires telling the best stories.
- 3. Relevance: We must be relevant to all users.
- 4. Availability: We focus on both mental and physical availability.
- 5. Top of mind: Our brand should come to mind in crucial payment situations.

Impact

Visibility is crucial for trust and sales. Without trust and sales, the brand cannot grow or gain mental availability. With declining attention spans, ad frequency has become increasingly important as consumers are exposed to thousands of ads daily. The average page visit lasts only 10-20 seconds, making repeated exposure necessary to ensure users recall the ad and the brand.

Creative Idea

The campaign's core asset is a film designed to entertain and stand out. An average dad dude doing something physically impossible with effortless grace and with a cinematic result that is realistic made for an attention-grabbing hook and narrative that feels new, crazy and fun.

Brand fluency

We incorporated distinctive brand assets such as MobilePay's colors, the app's mnemonic sound effects, and the use of a mobile phone with the product featured in-screen. Additionally, we used the same key visual as thumbnails in different lengths, tailored to specific media requirements, and showcased the product in a relatable context to increase relevance.

Channel Planning

Our strategic approach focused on crafting a compelling storytelling, making for an 88% / 12% split between emotional and rational strategies. This allowed us to establish a robust presence in audio-visual media, promoting longer video consumption.

We employed shorter formats, social and digital to enhance frequency, brand salience and maintain top-of-mind awareness.

The campaign aired on following platforms:

- TV (60", 45", 30"): We focused on TVC for increased time spent with brand and narrative establishment, starting with longer ads and gradually introducing shorter ones as familiarity grew. We targeted 67% of ads in prime time and 33% off-prime.
- Addressable/Web TV: We used TVC lengths on platforms like TV2.dk (pre-roll to Vild med Dans) and Discovery in non-skip or high attention formats. The goal was to accumulate cost-effective, 100% completed views.
- YouTube: This platform offered a cost-effective way to reach a diverse audience, emphasizing longer cuts with strict frequency capping to ensure broad weekly reach optimized for quality views.
- **Cinema (60"):** Cinema ads captured ~78% attention, providing a premium environment to engage the audience fully.
- Meta and TikTok: Meta and TikTok helped us ensure a broad and cost-effective
 reach within our target audience. Short, platform-tailored and well-branded videos
 were used with high frequency capping to boost memory trace and brand
 recognition.
- Display: We used impact formats, leveraging Adnami technology, to boost top-ofmind while optimizing for quality attention.

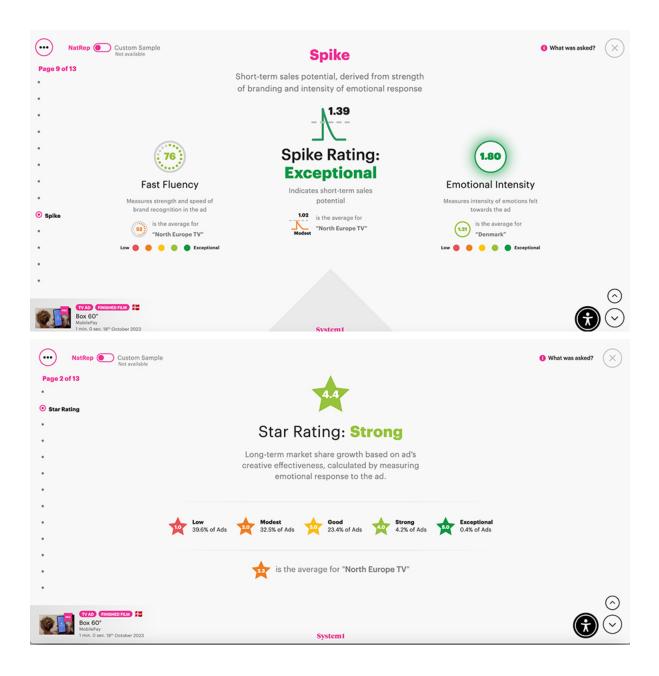
Media Plan: The devil is in the detail			Budget NOK incl. VAT		VA	Budget NOK excl. VAT & Analysis		Analysis budget NOK (post analysis etc.)		
				9.000	.000 NOK	7.0	00.000 NO	K	200.000 NC	OK .
Media	Budget %	NOK	DKK	W43	W44	W45	W46	W47	W48	W49
TV (60", 45", 30", 20")	54%	3.757.000 NOK	2.436.415 DKK	561.385 DKK	561.385 DKK	561.385 DKK			376.130 DKK	376.130 DI
Web TV (60", 45", 30", 20")	13%	882.000 NOK	571.977 DKK	121.977 DKK 60"	120.977 DKK 45″	100.000 DKK 30"	100.000 DKK 30"		65.000 DKK 20"	65.000 DK 20"
Cinema (60")	9%	639.000 NOK	414.392 DKK	103.598 DKK	103.598 DKK	103.598 DKK	103.598 DKK			
Social	6%	420.000 NOK	272.370 DKK		80.000 DKK	65.000 DKK	45.395 DKK		45.395 DKK	37.580 DF
Online Video (YouTube)	13%		371.977 DKK	100.000 DKK 105"/20"	75.000 DKK 105"/20"	65.000 DKK 105"/20"	60.000 DKK 105"/20"		36.977 DKK 20"	35.000 DK 20"
Online Video other (TV2, Azerion, ShowHeros)		882.000 NOK	200.000 DKK	37.500 DKK 30"/6"	37.500 DKK 30"/6	37.500 DKK 30"/6 DKK	37.500 DKK 30"/6 DKK	10.000 DKK 30"/6"	20.000 DKK 30"	20.000 DK 30"
Display (15 sec video)	6%	420.000 NOK	272.370 DKK		80.000 DKK	65.000 DKK	45.395 DKK		45.395 DKK	37.580 DI
		7.000.000 NOK	4.539.500 DKK							

Hvad var kampagnens umiddelbare kreative impact?

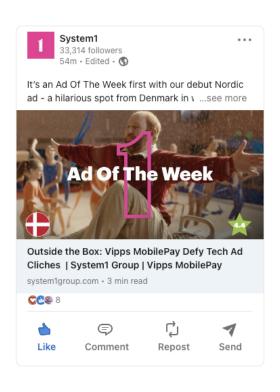
Before launch, the campaign was tested by System1, which has tested over 75.000 ads across industries with more than 80% accuracy in predicting long-term effectiveness. This allows them to provide robust benchmarks and insights, making their platform highly reliable for predicting ad performance.

The results of pre-test were impressive and placed the ad among the top 1.5% of the best commercials in the System1 database:

- Impressive fluency rating (predicts strength of branding in the ad) of 95
- Exceptional spike rating (predicts short term sales potential) of 1.39
- Strong star rating (predicts long term market share) of 4.4



As predicted by the System1 pre-test, the campaign post-test by Dentsu as well as MobilePay's own numbers showed impressive results, listed below. The results are elaborated on in the next section (question 9).



The Creative Effectiveness Ladder: Results overview							
Influential Idea Over-achieving on campaign metrics							
КРІ	Source	Benchmark	Result	+/-			
Ad recall	Dentsu	22%	39%	+77%			
Ad liking	Dentsu	29%	58%	+100%			
Sender recall	Dentsu	54%	73%	+35%			
Behaviour Breakthrough & Sales Spike Changing consumer behaviour to create short term, temporary sales growth							
КРІ	Source	Benchmark	Result	+/-			
Boxes created during the campaign	MobilePay	61,500	74,491	+21% YoY			
Brand Builder & Commercial Triumph Improving brand health while creating a sustained sales success							
КРІ	Source	Benchmark	Result	+/-			
Mental availability in CEP	NSB	49%	56%	+14%			

Hvilken kommerciel effekt/værdi løftede kampagnens kreative impact?

By not siloing on either brand or performance, we proved that it is possible to build brand while building revenue.

We had high ambitions on both building long-term memory through mental availability while achieving short term sales performance.

The campaign surpassed all expectations in creative excellence, mental availability in the selected CEP, sales performance and media execution balancing both reach, attention, and brand recognition.

An influential idea thanks to emotional storytelling and humour

As we are investing in the brand, we had to make sure that the effort resulted in high ad recall. We needed a highly engaging story in FinTech category that is notorious for either rational campaigns with low recall or brand image campaigns that are generic and lack distinctiveness. We wanted to defy category norms and utilize emotional storytelling for higher recall and building future memory.

A behaviour breakthrough that generated a sales spike

The campaign not only resulted in significant 21% YoY growth in Box creations, it also increased the volume of the Boxes created:

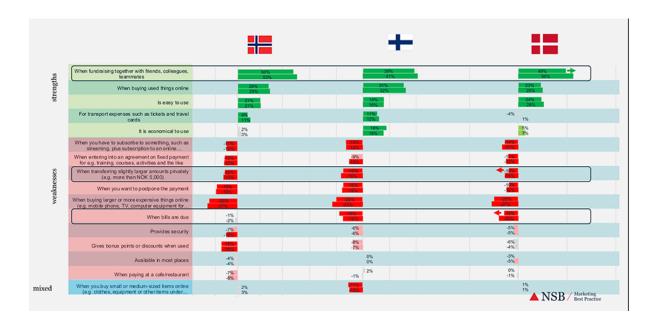
- 32% YoY increase in Box volume
- 33% MoM increase in Box fee

This is important because:

- 1) People think of and use Box for bigger fundraising tasks than before
- 2) When Box volume grows so does revenue for MobilePay since Box usage fee is not fixed but depends on the amount collected. For every 1000 DKK in the Box MobilePay gets a fee of 19 DKK.

Brand building leading to a commercial triumph

Mental availability increase in the CEP is crucial for growth. It not only achieves sales increase during the campaign period, it also ensures that people, when in a situation of collecting money, will think of Box and prefer it to other ways of collecting funds in the future. The campaign increased MobilePay's mental availability in the selected CEP ("When fundraising together with friends, colleagues, teammates") from 49% to 56% in the Danish market⁸. These outstanding business and brand results are just another proof that "the more people feel, the more people buy."



Potentially an Enduring Icon?

While it is too early to say, if the campaign has managed to create a long-term brand and sales growth for MobilePay, the System1 pre-test showed a strong 4.4 star rating. This indicates that the campaign can lead to long-term market share.

⁸ Source: NSB – see the included overview below

Er der andre faktorer, som kan have haft indflydelse på den kommercielle effekt/værdi eller den forretningsmæssige udvikling?

MobilePay has always been a beloved brand in Denmark. However, right after the summer of 2023 and just before our campaign launch, there was a surge of negative press⁹ surrounding the new pricing structure. This frustration was particularly voiced by small business owners. When it comes to a product like MobilePay, the news has implications at a societal level, even though the topic was related to B2B pricing. Our campaign aired at the peak of this negative sentiment, making the task of growing revenue through paid products much more challenging. We launched the campaign amidst this atmosphere of disappointment over the introduction of costs for some MobilePay services.





11.

Skubbede arbejdet til grænserne for, hvordan kreativitet kan give impact på forretningen?

FinTech marketing is usually dry and factual. The paradigm seems to be that because money is a serious matter, the communication also needs to be very serious – or, let's be honest, borderline boring.

⁹ Source: EB.dk

Because the category is largely driven by innovation, communication often revolves around functionality and product education that highlights the rational benefits of given product features. Perhaps based on the assumption that functionality love will eventually lead to brand love.

We encouraged MobilePay to approach things differently, and broke the mold of fast paced innovation communication with a refreshing take on showing how Box makes you feel, when it solves the dreaded tasks of collecting money for a group. We shied away from product education and let the functionality take a backseat, to let emotional storytelling lead the way. The campaign is proof that the more people feel, the more they buy. And that creative storytelling, rather than rational product communication, is key to also increasing short-term sales.