



Client : First National Bank
Campaign : Credit Card Payback 2007
Stations : Jacaranda 94.2
East Coast Radio
Kaya FM 95.9
Heart 104.9 FM

The Big Idea

It's not often that you come across a promotion that engages a wide range of listeners, but that is exactly what the FNB Credit Card Payback promotion did by offering listeners the opportunity to expunge their credit card debt. The promotion dynamic was appealing as FNB could talk to the listeners, while analysing their levels of debt. This information allowed FNB's Card Division to tailor-make appropriate solutions for these clients going forward.

The Mechanics

Listeners were asked to SMS or phone-in to the various radio stations and reveal the amount that they owed on their credit card giving one person the chance to have their debt wiped out. For the internet aspect, FNB used the various radio stations' websites to promote this offer and to educate listeners about various other products in a way that appealed to everyone. The promotion ran for three months in various time-slots but was live on air for four weeks.

Why Radio?

Radio offers a platform to engage the customer and get a response. It also provides the opportunity to capture various audiences throughout the day to ensure greater awareness. Radio offers the best value for money in terms of big promotions, providing generic spot time as well as an added-value component, underpinned by dedicated station resources.

The Results

The SMS component saw a staggering 400 000 entries, clear evidence that SMS is a tool that really works since listeners are able to do it at their leisure. FNB also gained useful data about its market share and, even more importantly, a peak into the behaviour of its customers in terms of their spending and debt level.

Client confirmed a return on investment of more than 30 times and claims that no other media type is able to deliver the kind of response that this promotion does.

Key Insights

"The days of pure branding are gone. A brand is built through clever product positioning and offering."

"The moment a customer can see themselves in the brand's offering, they'll sit up and take notice."