

# The Australian Effie Awards

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General Entry Form 2015

**Entry Number:** 178

**Agency** McCann Melbourne  
**Advertiser** Nimble  
**Entry Title** Nimble 'Nimble It & Move On' Campaign  
**Category for this Entry** A. Retail / Etail  
**Author** David Phillips  
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## Executive Summary

In an emerging segment, we took Australia's newest cash lending brand from relative obscurity to category leadership. Primary to this success was alleviating negative perceptions of the category by making the act of 'Nimbling it' more of the social norm than a social stigma. Rather than taking advantage of people, we targeted a more affluent segment to the category with the human truth - "the flow of cash should never interrupt the flow of living".

This is the most effective campaign we as an agency have ever witnessed in terms of sales generations and brand affinity proven by a 0.90% correlation score between ad spend and customer response.

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## Executive Summary

An Executive Summary of no more than 100 words is also required (not included in page count).

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## 1. Total Campaign Expenditure

**What was your total expenditure including development, media, production, agency fees and any other costs? Including production and value of donated media and non-traditional paid media.**

Development/media/production/agency fees = \$8.7million

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## 2. What was the strategic communications challenge?

What was going on in your category? Provide information on the category, marketplace, company, competitive environment, target audience and/or the product /service that created your challenge and your response to it.

### Market Context:

The cash-lending segment is a relatively new category to Australian consumers and represents only around .07% of National household debt (or seven cents in every \$100 owed by households)<sup>i</sup>.

Within this segment, Nimble's unprompted brand awareness was 3.5% and prompted awareness 37.5%.<sup>ii</sup> Meanwhile, market leader Cash Converters dominated mental salience with 10% unprompted and 54% unprompted awareness.<sup>iii</sup> Cash Converters entered the market with a strong physical presence of high-street pawn outlets and had invested heavily in building their offer above the line with bricks and mortar retail.

Within the broader category context, the profile of all key competitors to Nimble were established financial players who were relatively new to the market. These players had significant backing and a client base from which they could build their brand.<sup>1</sup>

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<sup>1</sup> Loan Ranger, Money Me and Money3 were receiving financial backing from the likes of Westpac, Thorney Opportunities, Thorney Investment Group, and Liberium Capital.

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The aspirations of Nimble's founders were to leapfrog the established players with a relatable and appealing brand that gave consumers a better experience than the incumbents. To do this most effectively, we needed to overcome a number of category and brand challenges:

### Category challenges

1. Category Awareness: The category is unknown by most.
2. Consideration: For many who know the category, there is stigma and scepticism associated with what Nimble do (loan-sharks/pay-day lenders profiting from the vulnerable).

### Brand challenges

1. Low awareness: Nimble was relatively unknown in an increasingly competitive market.
2. Brand confusion: For the few aware of the brand, Nimble was seen as just "quirky," and there was very little link to what the brand actually did or 'how people could use Nimble'. As a result, the existing campaign was not generating the desired commercial efficacy.<sup>iv</sup>

### Our response - Leadership

We set ourselves the task of addressing key category and consumer pain points in a likeable and memorable way.

### 3. What were your objectives? State specific goals.

Your entry is expected to include compelling data including behavioural objectives and results. Only in rare instances are the judges likely to award an entry that only demonstrates attitudinal changes. Provide a % or # for all goals. If you do not have a specific type of objective (e.g. no quantifiable objectives), state this in the entry form and explain why and why the objectives you do have are significant and challenging in the context of your category, etc. You must provide benchmark and context for your goals versus year prior and in context of competitive landscape and category.

#### Objective 1 – New users

First and foremost, the campaign had to attract and convert new consumers. Our targets were set at an aspirational 53% increase on the prior year:

	Nov '13-Mar '14 <sup>v</sup>	Target (Nov '14-Mar '15)
New customers	19,779	30,393

#### Objective 2 – Build brand profile

Second only to direct action, we were set the task of delivering dramatic shifts in brand health and consideration:

	Sep '14 <sup>vi</sup>	Target (Jan '15)
Brand TOM awareness	3.5%	6.5%
Prompted brand awareness	37.5%	43.5%
Brand consideration	7%	10%

#### Objective 3 – Brand understanding and association

Overcoming the previous campaign issues and category issues were the third set of objectives established for the team. A 10% minimum lift against the prior period was the stretch target for these tracking measures:

	Sep '14-Nov '14 <sup>vii</sup>	Target (Jan '15)
Brand linkage	59%	65%
Trustworthiness	12%	14%
Action taken	18%	21%

Objective

#### 4 – Online enquiries

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Hard metrics were established for online enquiries. Ambitious targets for web traffic were set as was a goal of 5,000 downloads per month for the mobile app:

	Nov '13-Mar '14 <sup>viii</sup>	Target (Nov '14-Mar '15)
Web Traffic	740,000	1,200,000
Mobile App Installs	0	25,000

#### 4. What was your strategy – and how did you get there?

What was your strategy? Was it driven by a consumer insight or channel insight or marketplace / brand opportunity? Explain how it originated and how the strategy addressed the challenge.

We designed a strategy with five distinctive steps to deliver on our objectives:

1. Target - Understand who our consumer was and identify any untapped segment opportunities.
2. Insights - Determine consumer insights and opportunities for the segment.
3. Competitor - Identify competitive conventions and opportunities.
4. RTB - Identify the brand levers and product benefits that would deliver brand change.
5. Our Why? Build a brand belief to which consumers will connect.

##### 1. The Target

*Analysis of user data and competitor analysis identified huge potential in a more affluent target.*

Extensive analysis of existing consumer data tabulated by *Roy Morgan Helix Personas* identified a clear split in the current user; half were low-income groups and the other half middle to higher income groups.<sup>ix</sup>

The opportunity for the Nimble brand and the organisation was to lift the socioeconomic target of the category from a 'battler' in financial distress, to all consumers who had cash-flow issues from time to time but were cautious of accumulating credit card debt.

##### 2. Consumer Insights

*A universal human truth with this target enabled us to overcome category and brand barriers.*

To appeal to a more affluent base, we had to address key category barriers – in this instance, the social stigma attached to short-term lending. In the case of this segment, we had to make short-term cash lending more of a social norm than something for consumers to feel embarrassed about.

Following a review of all qualitative research, a human truth was unearthed that would drive change within the company and trigger a change in perception. Consumers readily connected with the idea that their personal cash-flow situations impacted the way they'd like to live from time to time.

Nimble offers is a smart, fast and convenient way to keep people moving forward with life, uninterrupted. In other words, Nimble is for 'consumers who want the flow of cash to not get in the way of the lives they want to live' because (importantly from an association sense), 'Nimble is for people like me who just need a hand from time to time to keep up'.<sup>x</sup>

##### 3. Competitive Context

*The communication convention was to talk down to people and target the vulnerable – we wanted to find a different approach and target only those who could afford the product.*

The cash-lending competitive set were producing very poor production value work and focussing advertising mainly through daytime TV<sup>xi</sup>. This work was perpetuating the poor perceptions of the category as 'loan sharks' targeting those in lower socio-economic groups – something that has attracted media attention.<sup>xii</sup>

By not overtly targeting 'battlers' or lower income earners in financial hardship, we began to normalise the act of 'Nimbling' and made it much more everyday for 'leading lifestyles' or more affluent consumers

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looking to avoid a cycle of credit card debt.

To be true to the insight we uncovered, we had to take a lead in the category and ensure we broke with all existing category product and communication conventions. The brand had to feel like a premium offering (while not looking expensive) to ensure we connected with our 'leading lifestyle' (higher socioeconomic) consumers.

Furthermore, we had to build integrity into the product and lead the category by not selling the product to consumers in hardship, or consumers revolving any debt. Indeed, people in need are supported into alternative social services by Nimble.

#### 4. Build distinctive clear and compelling reasons to believe

*We were clear about consumer utility, and we put it at the heart of everything we did.*

After developing the opportunity for Nimble, it was important that the business ensured this was capitalised at every touch-point. Fortunately, in parallel, the Nimble back-end was further bolstered with technology that ensured only suitable customers were identified and the process was made easier, faster, more secure and transparent. These practices allowed Nimble to further differentiate themselves from others within the lending market.

#### Key brand RTB's:

- Primary: Our brand story is compelling - Nimble is a fast, simple, transparent (without hidden risk), hassle and judgment free way to get money without the long-term commitment of a bank loan or the burden of a credit card.
- Integrity: 78% of loans applications were rejected, repeating customers (more than twice in 6 months) were rejected and Nimble's default rate is in line with Australian financial norms.
- We bring a humanistic approach to lending.<sup>xiii</sup>
- We have the resources, knowledge and focus to innovate ahead of the competition.

#### 5. Brand belief

*Our product benefits (usability through technological advantage) in conjunction with our powerful human truth became our central campaign message.*

#### **Belief: The flow of cash should never interrupt the flow of living.**

Therefore the act of 'Nimbling it' becomes as natural and informal as using Tinder - a lifestyle tool that sits naturally alongside the favorite apps on your smartphone.

#### **5. What was your big idea?**

##### **What was the idea that drove your effort?**

The idea should not be your execution or tagline. **State in 25 WORDS OR LESS.**

The flow of cash should never interrupt the flow of living. Nimble keeps you moving forward, uninterrupted. Nimble it and move on.

#### **6. How did you bring the idea to life?**

Describe and provide rationale for your communications **strategy** that brings the idea to life. Explain how your idea addresses your challenge. Describe the channels selected/why selected? How did your **creative and media strategies** work together?

In not more than three A4 pages show sufficient creative examples to enable the judges to understand the campaign. These pages can be additional to the eight A4 page written entry.

We needed people to like and connect with the Nimble brand/character and understand how it could help them. It was also important that we maintained the quirky, irreverent, cool and effortless Nimble brand personality.

The "Nimble It & Move On" campaign platform was developed, positioning the brand as a quick and

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easy solution to unseen financial stress that may randomly arise. Through a fully integrated campaign including TV, radio, outdoor, digital and social, the campaign brings to life the Nimble logo - a loveable, reliable yet socially unaware bunny who turns up when you need him most to keep people moving forward through life's little hurdles. The campaign successfully created a lifestyle tool filled with brand assets and icons that build and reinforce mental heuristics (distinct brand icon, visual language, storytelling and unique vernacular).

### Campaign implementation.

In building the channel plan, we needed to quickly build trust, comprehension and awareness. Broadcast channels played a key role in achieving these objectives and a linking to the Nimble brand. Furthermore in this 'social norming' phase, we also needed to be 'always on' to ensure as the issues arose for consumers, Nimble was in front of them at the right time with the right solution. Fully mapped details of the consumer journey are in the appendix but in short, traditional media channels built awareness (TV, radio and outdoor) while digital drove a direct call to action (see Figure 1 in Appendix).

### Television

Our TVCs were irreverent and comedic to align with the Nimble brand, the art direction was vividly colourful and slightly surreal, and demonstrated a clear problem/solution scenario.

The 3 x 45" and 30" TVCs showcased 3 distinct scenarios in which our lead characters fall short of cash and need financial assistance;

1. when an unpaid gas bill shuts off the hot water,
2. when a selfie frenzy turns into an expensive phone bill,
3. and when getting a little carried away putting on a kids first birthday results in a cash shortage to pay the DJ.

Our hero Nimble Bunny comes to the rescue - "If you need money fast, just Nimble it and move on". The product is demonstrated on the mobile and then the problem is resolved followed by a clear MVO product description.

Direct messaging product driven 15" spots were also developed and served both as stand-alone and top'n'tail creative alongside the 30"s. The Nimble Bunny delivered the product message straight to camera in the settings of the 45"/30" TVCs.

### The Gas Bill



We open on a guy singing Backstreet Boys in the shower.  
GUY: Am I everything you need you better rock your body...GH



Suddenly the water temperature changes to ice cold and the guy starts screaming hysterically. He turns off the taps and goes to exit the shower.



Nimble Bunny is waiting for him sitting on the toilet. The guy upon seeing the Nimble Bunny let's out another shriek of surprise.  
The bunny awkwardly waves and looks him up and down.  
NIMBLEBUNNY: Nice tat...



The guy covers himself with the shower curtain  
NB: Forget to pay your gas bill huh?  
GUY: Yeah. I don't get paid for another week so...



The bunny takes a phone out of his pocket on the Nimble website and shows it to the guy.  
NIMBLEBUNNY: You know if you need money fast, you can just Nimble it and move on.



We cut to bath the Bunny outside of the shower and guy in the shower under warm water singing the Backstreet Boys again as a duet.  
NB and GUY: Everybody... Yeah... Rock your body...



The bunny releases doves from his hands, like in every 90's boy band video clip into the shower. The guy shrieks again in surprise. Nimble Bunny dances on.  
MVO Nimble do little loans from \$100 to \$1200, once approved, have the money within the hour.

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### The Phone Bill



We open on a young couple at home. The guy enters the living room clutching a bill whilst the girl is taking a selfie. They're mid argument.  
GUY: We can't afford this phone bill! You're posting too many selfies!



We cut to the girl typing away on her phone. She snatches the phone bill off her boyfriend.  
GRL: (Questioning herself) Surely I don't post... that many...!



In a moment of self-realization, she runs from the house in a state of alarm. Selfies of her emotionally running flash up on the screen. She ends up at a beach and hurls her phone into the water.



As the phone is about to hit the water, we see a hand reach up from the water and catch it. The Nimble Bunny emerges from the water with the phone in triumph. He runs up next to the girl, sits down and hands her the phone.



NIMBLE BUNNY: (Sympathetically) I get it. I post a lot of selfies too. Look.  
The Bunny shows her various selfies on his phone that are clearly pretty crazy.  
GRL: How do I pay my phone bill?



The Bunny goes to the Nimble website on his phone and hands it to her.  
NIMBLE BUNNY: If you need money fast, just Nimble it and move on.



NIMBLE BUNNY: Celebration selfie!  
The girl smiles at the Nimble Bunny and they take a selfie together.  
MVO: Nimble do little loans from \$100 to \$1200. Once approved, have the money within the hour.

### Kids Party



We open on a large backyard in the suburbs where a kids birthday party is taking place. We close in on a couple in their late 30s. The woman is looking around the party anxiously.  
JANE: Well I think baby Bruce is very happy with his first birthday... Brenda!!!... (waving) She didn't even have a bouncy castle.



The DJ approaches the couple.  
DJ: Hey Mrs S. Can I get paid?  
Jane looks at Peter expectantly.  
PETER: (anxiously) We spent everything on the Babyccino maker.



Suddenly the Nimble Bunny appears from nowhere riding a mini tricycle.  
NIMBLE BUNNY: What happened to the tunes? I was about to hit the bouncy castle hard.  
JANE: We have to pay the DJ. What are we going to do?



The bunny takes a phone out of his pocket on the Nimble website and hands it to Jane.  
NIMBLE BUNNY: When you need money fast, just Nimble it and move on.



We cut to the DJ playing an outrageous dubstep song as the Nimble bunny does an extremely awkward dance in the Bouncy castle.  
MVO: Nimble do little loans from \$100 to \$1200. Once approved, have the money within the hour.

### Outdoor

We needed something polarising and simple in terms of the creative to stand out and ensure recall on the key message takeout. The Nimble red was a visual brand cue that was utilised across all campaign elements as a simple yet striking background. The Nimble Bunny added comedic likeability with its poses and showcased the Nimble product on a smartphone. Outdoor locations were chosen based on geographic areas in which people take out the most loans and also the time of day when people are most likely to be thinking about their finances – driving in peak hour traffic and on public transport to and from work.

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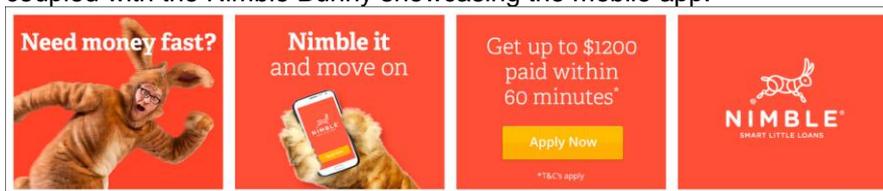


## Social Media

The Nimble Facebook page was overtaken by the Nimble Bunny and included the Nimble Bunny's life hack thoughts of the day and a weekly "Move On Mondays" competition. Highly targeted dark-posts saw the Nimble Bunny serve humorous feeds into potential consumers social feeds, reinforcing the campaign message.

## Digital

We trialed and tested over 100 different message/visual combinations across the different networks to gauge what was most effective at driving enquiries and loans. Direct response retail messaging was coupled with the Nimble Bunny showcasing the mobile app.



## Radio

Radio built on the television campaign with a clear problem/solution scenario and product description. Scenarios were slightly more over the top to work with the magic of radio. Radio ran primarily during times when people were in the car thinking about their finances - driving to and from work.

## Media

It was found that any time Nimble was off the air, there was a significant drop in enquiries, and new and returning loans.<sup>xiv</sup> Through qualitative research, it was found that there was a linkage between brand awareness and consideration.<sup>xv</sup> This reinforced the value of investment in communications that raised the profile of Nimble and an 'Always On' media approach.

The campaign was launched nationally on FTA TV and Foxtel on November 2<sup>nd</sup> 2014. This was supported by digital display banners, Facebook news feed advertisements, social content to existing Nimble followers, EDM content to the existing membership database, and, bursts of outdoor (transit, digital and large-scale) and radio.

## 7. How do you know your campaign was successful?

Detail why you consider your effort a success. **Refer to your objectives** (results must relate directly to your objectives in (3) – restate them and provide results) and demonstrate how you met or exceeded those objectives using quantitative and behavioural metrics. Did your effort drive in-market results? Did it drive awareness and consumer behaviour change? Use charts and data whenever possible. Explain what x% means in your category. For confidential information proof of performance may be indexed if desired. Demonstrate the correlation between activity and outcomes.

Make sure you address every objective, whether fully achieved or not. Indicate why the results you have are significant in the context of your category, competition and product / service.

### Objective 1 – New users

	Nov '13-Mar '14	Nov '14-Mar '15	Target	% Target	% YA
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New customers	19,779	38,742	30,393	127%	196%
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The campaign over-delivered on the internal organisational target by 127%, and almost doubled the acquisition numbers from the prior year. New loans have also increased quarter on quarter by 274% and the daily record for new loans has increased by 220% on previously held records.<sup>xvi</sup>

### Objective 2 – Brand profile and consideration

	Sep '14	Jan '15	Target	% Target	% YA
Brand TOM awareness	3.5%	16.9%	6.5%	260%	482%
Prompted brand awareness	37.5%	61.2%	43.5%	141%	163%
Brand consideration	7%	13%	10%	130%	186%

<sup>i</sup> Short Term Lending Share of Australian Household Debt

<sup>ii</sup> Forethought brand tracking, data from September 2014

<sup>iii</sup> ibid

<sup>iv</sup> Nimble campaign analysis, 15 June 2014

<sup>v</sup> Nimble internal analysis, 2014

<sup>vi</sup> Forethought brand tracking, data from September 2014

<sup>vii</sup> Forethought brand tracking, data from September 2014

<sup>viii</sup> Nimble Website Google Analytics, 2014

<sup>ix</sup> Nimble Target Market Helix Persona Groups, June 2014

<sup>x</sup> Nimble Member Retention Program Qualitative Research-In Depth Interview Report, May 2014

<sup>xi</sup> Nimble internal competitor research, 23 June 2014

<sup>xii</sup> Nimble internal competitor research, 23 June 2014

<sup>xiii</sup> Nimble internal analysis, 2014

<sup>xiv</sup> Nimble internal analysis, 2014

<sup>xv</sup> Forethought brand tracking, data from September 2014

<sup>xvi</sup> Nimble internal analysis, 2015