

“Școala de Bani” (Money School)

**Integrated Marketing Program building
BCR responsibility platform**

**Marketing Division
September, 2009**



Agenda

Why this program

Components of the program (2009 and 2010)

Budget (2009)

Expected Results, KPIs and measurement tools

1. Why this program – the need

- BCR is a brand with continuous ATL presence, but it has to consider that ATL is generally perceived as distant, losing consumer relevance and not generating Key Opinion Leaders (KOLs) recommendation about a brand
- ATL communication builds responsibility perception slowly unless it is not doubled by a consumer interaction component through a strong social marketing platform and a KOL relationship program
- BCR needs to integrate the previous good practices in educating the consumers with new practices of making them responsible about personal finance issues, in a playful and interactive manner
- While ATL builds awareness and power, social marketing builds community, responsibility, responsivity and likeability in both consumer and KOL universe

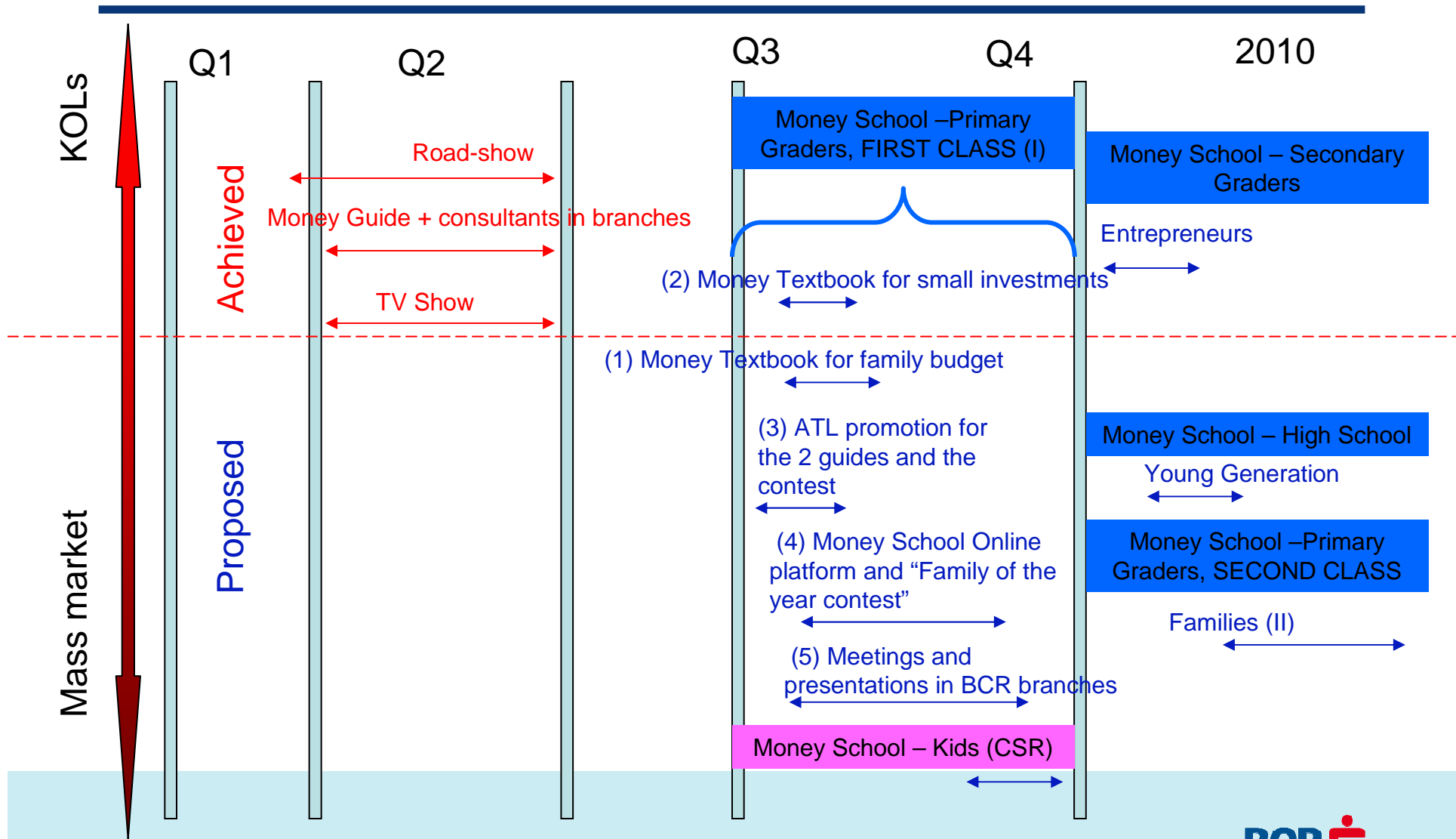
1. Why this program – the continuity

- During 2009, BCR approached the crisis responsibly
 - A road-show to explain Romanians how to manage personal finance, hosted by Gabriela Vranceanu Firea and Lucian Mandruta
 - The release of a “Money guide” in BCR branches
 - Dedicated TV shows on Realitatea TV
- BCR has the opportunity to go further with this message and create a communication platform for end 2009 and 2010 whose finality will be a strong BCR community linking responsible consumers and KOLs around BCR brand

1. Why this program – the big picture

- “Money School” is a communication platform to strengthen BCR responsibility, favorability and relevance during the current economic and social context, while building communities of consumers / clients and KOLs, approaching them by social groups
- As a communication umbrella, it reaches out all the target groups important to BCR business now and in the future, addressed as social groups
 - Individuals
 - Core target: families and couples – 25-40 y.o.
 - Secondary target: students
 - KOLs in economy and media
 - Public Administration Staff (“Bugetari”), Teachers, Doctors, etc.
 - Entrepreneurs
- It integrates several powerful communication tools: ATL promotion, publishing, online promotion, direct-to-consumer communication, product communication, BCR applied expertise

2. Components of the program - timeframe



2. Components of the program – overall mechanism

1. Select the target group to whom “Money School” is addressed (i.e. families, small investors, entrepreneurs, students, etc)
2. Release a “Money Textbook” tailored for that target group for teaching purposes, addressing various issues
3. Create the online platform (www.scoaladebani.ro) to post applications, tools and knowledge for a contest and for every day use
4. Create a “character” to serve as a host of the program a “Head Master” who gives the bank a human voice
5. Engage BCR experts to provide advice, practical solutions and know-how
6. Organize sessions of presentations in BCR branches (e.g.: Saturday open doors or local radio quiz show)
7. Release ATL promotion campaign

2. Components of the program – overall mechanism

(continued)

7. Engage the target group into a contest to assign the best of them and the audience to learn from participants, “Head Master” and BCR experts
8. Engage KOLs and BCR experts in the judging panel
9. Reward the winners and transform them in brand ambassadors, promote their stories online/TV (subject to budget constrain)
10. Merge the online platform into an online community of people interested in that particular field
11. Use the winners to endorse a responsible financial behavior and create the long tail of the program

2. Money School in 2009: “Primary Graders”

- The first edition of the program should be focused on families and couples, people with a desire to learn how to manage responsibly their financial resources
- It focuses on 2 key elements: expenses and investments and needs two languages:
 - (1) the language of people who need to know how to manage better their personal expenses
 - (2) the language of people who need to know how to manage better their personal investments
- Both languages merge into one single key message: Be responsible with your own money!
- Slogan of the program: **“Learn and win!”**

2. Money School in 2009: Components

1. Two “Money Textbooks” tailored for each language and need:
 - “Money textbook for family expenses” – issued and distributed with Jurnalul national (general daily, >750,000 readers/issue) – mass market guide
 - “Money textbook for personal investments” – issued and distributed with Saptamana Financiara (business daily, >300,000 readers/issue) – upmarket guide
2. An online platform hosting:
 - The contest “Family of the year”,
 - Information and practical advice posted by the bank’s experts and people themselves
 - Real life stories
 - Tools to optimize family budget management, created as widgets
 - Game to present some key learnings in an entertaining way
 - Quizzes
 - Ask the expert
 - “Private lessons”
 - FAQs

2. Money School in 2009: Components

(continued)

3. The “host of the program” – School’s “Head Master” character has behind a real life expert from BCR - role is to train contest applicants, answer web site visitors questions, give lessons online and contribute to the judging panel
4. An ATL campaign to promote the guides, the online platform and the contest
5. In BCR branches presentations for large public, as a follow up of the “Helping hands” campaign or a local radio quiz show based on FAQs from web hosted by the local BCR representative.
6. An internal communication program organized following the same tests as the public contest – all the BCR consultants will be invited to solve the tests posted on the intranet; their tests will be identical with the public tests, but they cannot qualify for the awards offered to the public. Awards will be give away plus public acknowledgement of their capabilities.

Optionally, the program may include a CSR extension – a pilot program to teach basic economic classes for primary school graders

The online platform (screenshots)

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Inveti si CASTIGI

Invata sa fii chibzuit!

In fiecare saptamana vom publica in aceasta sectiune cursuri si filme care sa te ajute sa intelegi mai bine cum sa administrezi bugetul familiei.

It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged and stuff.



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Info: 248 Numarul familiilor inscrise pana la aceasta data in concurs

58 Numarul familiilor care folosesc deja aplicatia de planuire a bugetului

Sfaturi practice:



FII MAI CHIBZUIT
Foloseste aplicatia noastra de planuire a bugetului familial cel putin o saptamana zi de zi
[detalii](#)



SCOALA de BANI TV
Urmareste emisiunile noastre si foloseste-te de informatii pentru a completa testele saptamanale
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Cum castigi UN BAN cinstit?

au mai ramas **9** zile

[INSCRIE-TE](#) data limita de inscriere in concurs: 30 octombrie 2009

Daca ti-ai platit facturile, ti-ai facut temele, si ai parcurs lecturile de la sechunea "GHIDURI" si consideri ca ai invatat ceva din ele, intra in concurs si ai sansa de a castiga:

Premiul I : **5.000€**
Premiul II : **3.000€**
Premiul III : **2.000€**
7 Mentii: Servicii bancare gratis
[detalii concurs](#)



500€ FAMILIA ANULUI

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Elements of the campaign

1. Release of the 2 money textbooks
2. ATL and online promotional campaign to raise awareness on responsible money administration and BCR commitment to generate/ nurture this behavior; key messages will be development around:
 - BCR initiative
 - The 2 textbooks
 - The website (lessons, tools and competition*), content about responsible money management provided by BCR experts, product features and presentations, advices and answers from BCR experts
 - The competition to award the “Family of the year”,
 - Judging panel includes BCR experts, KOLs (Gabi Firea, Moise Guran, Aurora Liiceanu), 2 important bloggers, a BCR top executive will be the Chairman of the Jury (Mr. Sorin Mititelu)
3. Internal campaign: organize the same contest for BCR consultants and involve them in solving the same real life problems



TEST Example

Elements of the campaign

(continued)

4. Engage BCR experts to provide:
 - knowledge and information about family budget and investment management using BCR tools and products – either as “Head Master” (proposed: Mr Alexandru Printz) or as consultants asking to the web site visitors questions, intervening in the forum, contributing to the contest evaluation
 - relevant information for the content of the 2 text books and for the web site articles
5. Competition development on web site, judging, releasing the results for 2 main sections of the contest: expenses and investments
6. Award announcement and transforming the winning families into real ambassadors of the brand and of the program
7. Long tail - Online community promoting award winning families and good practices, brand ambassadors, responsible behavior, updated information

Campaign flowchart

Activity	weeks 1-2		week 3		week 4		week 5		week 6	week 7
	Oct 5-16		Oct 19-23		Oct 26-30		Nov 2-6		Nov 9-13	Nov 16-20
	TV	Online	TV	Online	TV	Online	TV	Online		Online
Umbrella Campaign	2 weeks		1 week		1 week					
Mass market guide promotion; guide distribution			1 week							
Web site contest: "expenses tests"			2 weeks							
Web Site Release of the results for the "expenses tests"							1 week			
Upmarket guide promotion; guide distribution							1 week			
Online contest: "investments tests"							2 weeks			
Web site: Final results, winners, testimonials on web site									1 week	

The role of TV promotion

- TV promotion will have the role of:
 - Spreading mass message about BCR initiative and contribute to the refreshment of BCR brand perception by filling the TV communication with information relevant to people at this moment
 - Create mass interest about the text books, which can serve anyone family in Romania as a basis for wise administration of the personal finance
 - Generate indirect leads for the online platform
 - Generate mass awareness, interest and action about the contest itself
- Also, TV promotion of the program and its components will create conditions of good recall for the long term development of this initiative into a strong communication pillar for BCR that has the ingredients of refreshing the brand perception and contribute to key marketing indicators

TV strategy

- TV Strategy is adapted to program timeframe in order to communicate the Money School platform, increase awareness, assure constant presence and permanent contact with our target
- We structured the media recommendation based on the 3 steps of the “Money school” marketing program taking into consideration also the campaign objectives
 1. ATL “Money School” Umbrella campaign
 2. ATL mass market guide promotion
 3. ATL up-market guide promotion

TV strategy

ATL “Money School” Umbrella campaign

✓ **Objective:**

Build awareness for MS marketing program

✓ **Period:** Week 1+Week 2+Week 3+Week 4

✓ **TV Channels:**

Rapid reach builders: Pro TV, Antena 1, Prima TV

Qualitative audience and frequency channels:

National Geographic, Discovery Channels, Pro Cinema

“Fresh News” channels: Realitatea TV; Antena 3

✓ **Formats**

Special formats: split screens, solo spots (30”)

Classical formats: 20” TV spot

✓ **Budget:** 600,000 RON

✓ **Results:** 450 TRPs30”

ATL mass market guide promotion (issued and distributed with Jurnalul Nationall)

✓ **Objective:**

Build awareness for mass market guide Sustain MS marketing program

✓ **Period:** Week 3

✓ **TV Channels:**

Rapid reach builders: Antena 1, Prima, ProTV

Qualitative audience and frequency channels:

National Geographic, Discovery Channels, Pro Cinema

“Fresh News” channels: Realitatea TV, Antena 3

✓ **Formats**

Special formats: split screens, solo spots (30”)

Classical formats: 20” TV spot

✓ **Budget:** 200,000 RON

✓ **Results:** 300 TRPs30”

ATL up-market guide promotion (issued and distributed with Saptamana Financiara)

✓

Objective: Build awareness for up market guide

✓

Period: Week 5

✓

TV Channels:

Rapid reach builders: Antena 1, Prima

Qualitative audience and frequency channels:

National Geographic, Discovery Channels, Antena 2, Euforia

“Fresh News” channels: Antena 3

✓

Formats

Special formats: split screens, solo spots (30”)

Classical formats: 20” TV spot

✓

Budget: 200,000 RON

✓

Results: 306 TRPs30”

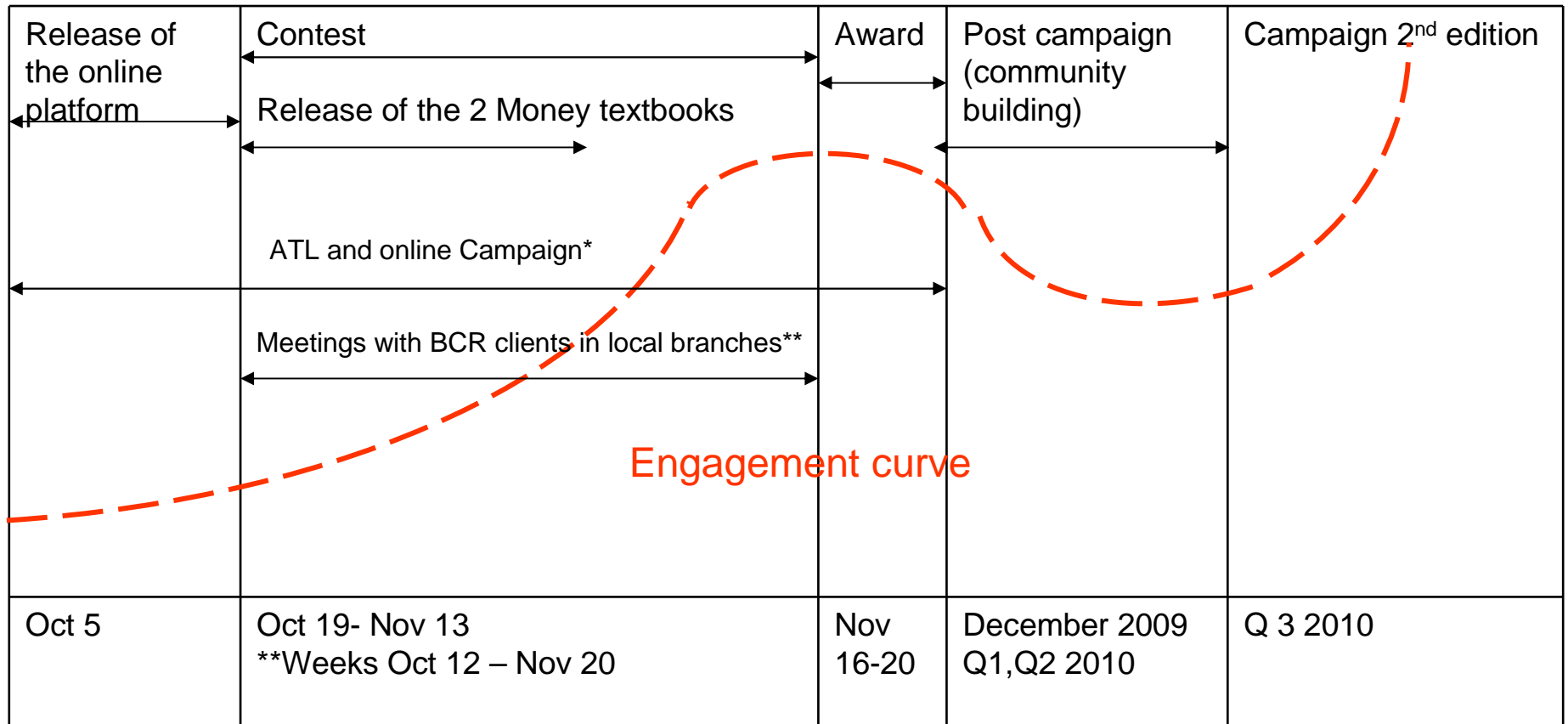
The role of online promotion

- Online promotion will have the role of:
 1. Generating direct leads for the web platform
 2. Generate contest applications
 3. Generate constant web site visits during the program and after that, if the online platform itself turns into an online community of users interested in wise money administration
 4. Generate results that can be tracked in real time

Middle and long term development of the online platform

- We plan to generate around 150,000 unique visits on web site during the program and around 8,000 registered users during the campaign
- As the web site itself will have an appropriate visibility and as the information will be relevant to people, we expect this web site to become an online community of people interested in real things about personal money
- BCR may use this community to have a continuous dialogue with its users, to pre-test ideas, to present products, to get insights that can be transformed into 360° communication ideas
- Taking into consideration all the mechanisms previously described, we believe this program typology can become a strong communication pillar for BCR in 2010 and beyond, with real benefits in refreshing the brand

Engagement plan



Internal resources needed

- 1 expert from BPL, 1 expert from cards, 2 experts from credits, 1 expert from deposits, 1 expert from BCR Asigurari de Viata, 1 expert from Pension, 1 expert from online banking, the marketing team
- Each assigned person will have to spend 1 hour / day for 2 months to contribute to the program with:
 - Information for the text books and web site and validation of the written texts
 - Information and assistance for the marketing team and involved agencies (online, BTL, ATL)
 - Judging
 - Information and answers on the web site

Measurement tools

- In order to measure the impact of this program on BCR brand we propose to introduce an omnibus survey combined with an online survey on the web site to check:
 1. Awareness of “Scoala de bani” program (*“did you hear of “Scoala de bani”?”*)
 2. Link with BCR (*“can you tell us the name of the bank that created this program”?*)
 3. Responsibility (*“after attending this program, do you consider yourself more responsible with your money”?*)
 4. Likeability and relevance (*“did you find this program useful”?* / *“did you like this program”?*)

Expected results (Quantitative)

- Awareness > 50%
- Link with BCR > 30% if there is any direct BCR connection with the name of the program (such as “BCR Money School”), or around 15% if there is an indirect connection with the name of the program (“Money School – a project powered by BCR)
- Responsibility >30%
- Likeability and relevance >50%
- At least 200 families entering the contest
- At least 250,000 visits on site, at least 4 minutes on average spent on site

Expected Results (Qualitative)

- BCR to become the reference on banking responsibility (KOLs to recommend BCR program and BCR products)
- Positive reviews in media and on blogs about the program
- Create a relevant media context and media buzz for BCR Q4 product launches
- Create a success story within the international network
- Create a community of loyal users interested in wise money administration
- Create BCR ambassadors

This project has all the elements to become an initiative with a success similar to what Barclays did in France