

Cassies 2007 Cases

Brand/Case: We're Gifferent

Winner: Canadian Success Outside Canada—Silver

Client Credits: Capital G Bank (Bermuda)

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Crossover Notes: All winning cases contain lessons that cross over from one case to another. David Rutherford has been identifying these as Crossover Notes since Cassies 1997. The full set for Cassies 2007 can be downloaded from the Case Library section at www.cassies.ca

- Crossover Note 1. What a Brand Stands For.
- Crossover Note 2. Brand Truths.
- Crossover Note 5. The Total Brand Experience.
- Crossover Note 10. Conventional Wisdom—should it be challenged?
- Crossover Note 22. Humour in a Serious Category.
- Crossover Note 32. Internal Marketing.

To see creative, go to the Case Library Index and click on the additional links beside the case.

EXECUTIVE SUMMARY

Business Results Period (Consecutive Months): November 2006 to February 2007 (4 months)
Start of Advertising/Communication Effort: November 2006
Base Period for Comparison: October 2006¹

Capital G Bank is a small, independent retail bank in Bermuda. In mid-2006, Capital G asked Target to help them launch its online banking product. But we immediately recognized that the challenge was much larger. Capital G had low market share. Further, most Bermudians had no understanding of how Capital G differed from its competitors.¹ How could we launch a critical new product when the bank was virtually unknown?

A radical increase in overall brand awareness and differentiation was needed. And quickly.

The case describes how this was achieved, and the strong results that followed.

SITUATION ANALYSIS

a) Overall Assessment

Capital G Bank is a small independent retail bank in Bermuda. Its market presence was small. It was considered by consumers as a ‘secondary bank.’ In turn, its ‘primary bank’² market share was in the single digits. Besides low market penetration, Capital G wasn’t on consumers’ radar. Pre-campaign research showed Capital G’s top-of-mind awareness was negligible. Further, most consumers had no understanding of how Capital G differed from competitors. This wasn’t surprising since Capital G’s advertising had always looked and felt exactly like the advertising from other banks.



An example of Capital G's previous advertising creative (above)

¹ As measured by a Pre-Campaign U&A Benchmark Study.

² Defined as the bank consumers use most often

Capital G's awareness problem was the culmination of a number of challenges. First, it was new. Although its owners had operated a savings and deposits company under the family name Gibbons for over 60 years, Capital G Bank was only introduced as a fully-licensed bank in 2001.

Capital G also faced two enormous competitors. Butterfield Bank was an iconic and formal Bermudian bank (think Corinthian columns) that had been ingrained in the market for generations, while HSBC/Bank of Bermuda was a massive, global bank with deep pockets. Together they shared almost 95% of Bermuda's retail banking market. And they outspent Capital G by at least 10:1.³ Both banks consistently ran daily full-page colour ads in Bermuda's newspapers. And, through sponsorships and community support, they were ubiquitous.

In keeping with their 'big' theme, the Big Banks had conspicuous facilities, with multiple branches throughout the country. By comparison, Capital G had just one branch located in the City of Hamilton, and an inconspicuous storefront. Further, the Big Banks both had large ATM networks throughout the island, while Capital G had just three ATMs located on their premises. And, Capital G did not offer chequing or online banking, while the two other banks had offered these services for years.



Butterfield Bank (left)



*HSBC/Bank of
Bermuda (right)*

To top it off, banking in Bermuda is characterized by strong inertia. Bermudians choose their bank substantially on family tradition, and relationships were long. In fact, more than half of Bermuda's banking customers had been with their bank for over 20 years.

In this environment, in early Summer 2006, Capital G asked Target to help with the early-2007 launch its online banking product.

³ Competitors' media spend is estimated based on media presence.

b) Resulting Business Objectives

First and foremost, we had to increase awareness and differentiation for the bank. We aimed high. After the initial 12 weeks, we wanted:

- Awareness: To have the highest top-of-mind recall of all three banks.
- Differentiation: To be most associated with:
 - - Longest weekday hours of operation and open on Saturdays.
 - - Best sense of humour.
- Improved brand preference.
- Online sign ups: To achieve specific sales goals by the end of February 07.

c) Budget Range/Share-of-Voice

From November 2006 to February 2007, Capital G's media advertising budget was under \$500,000. (While media is not formally measured in Bermuda, we can estimate that Capital G's budget was less than half the spending of each of its two competitors.)

STRATEGY & INSIGHT

a) Analysis & Insight

The strategy was based on three insights, drawn from an intensive immersion process:

1. **The Competitive Insight:** Butterfield Bank and HSBC/Bank of Bermuda both had the Big Bank attitude. They were bureaucratic, rigid, aloof, and intimidating. And their ads used 'bank speak.' Most were product-focused lists, absent any emotional glue. And when they tried to be emotional, their lifestyle clichés seemed self-conscious and insincere.
2. **The Brand Insight:** On the surface, Capital G had many of the same formal brand cues as the Big Banks (think corporate blue). But Capital G was genuinely different. You could see and feel it. Reflective of Avis's famous "number two" manifesto, Capital G worked hard for every customer. It was friendly, flexible, and non-bureaucratic. Unlike the Big Banks, Capital G made banking uncomplicated. It didn't nickel and dime you. It treated you with respect and appreciation. And our in-depth product fact-finding revealed this could be backed up with solid, tangible proof.
Crossover Note 2.
3. **The Consumer Insight:** Bermudians are seen (and often see themselves) as formal, conservative, and 'British' in their ways. In turn, advertisers take the safe route, filling newspapers and airtime with wallpaper. However, in-depth interviews with Bermudian cultural experts and consumers revealed a different Bermuda. While intensely proud of their British roots, most Bermudians were vibrant, witty and animated, with a flair for quirky storytelling. This was reflected throughout Bermuda. From the colourful houses and Bermuda shorts, to pink sand and aqua water, to vibrant flora, everything about Bermuda was bright and happy. A lot like Capital G.

Taken together, these findings set our strategic compass. Most importantly, we had the creative licence to put Capital G on the map. Instead of following the Big Banks, Capital G could be true to who it was: unpretentious, relaxed, and friendly, with creativity and a sense of humour. Not only would this set the bank apart from competitors, it would resonate with Bermudian consumers. **Crossover Note 1.**

b) Business Strategy

Once our initial groundwork was laid, Capital G would be in a better position to increase market share. Increasing share-of-wallet from ‘secondary bank’⁴ customers offered the best opportunity. Essentially, this meant taking share-of-wallet from the Big Banks.

Our primary target skewed younger (aged 25-45) as their banking relationships were less ingrained. But we felt the opportunity was broader. After all, it was attitudes toward banking we were targeting. And, many consumers, regardless of age or demographics, saw the Big Banks as too bureaucratic, rigid, and intimidating.

Once Capital G was on the map, we’d aim to persuade these consumers to switch at least one account or product to Capital G. And we’d build from there.

c) Communication Strategy

This was simple: demonstrate that Capital G is different from the Big Banks—in ways that matter.

But just telling consumers wasn’t enough. We had to prove it. At every point of contact, we had to give consumers the reasons to believe. Tangible, specific proof points. Things like having the earliest and the latest opening hours on weekdays, being open on Saturdays, and having the longest helpline hours. Or, having the fewest service fees, and having competitive interest rates.

There was a lot to say. To make it stick we had to be disciplined. This meant concentrating media weight against each reason to believe for at least 8 weeks before layering on others.

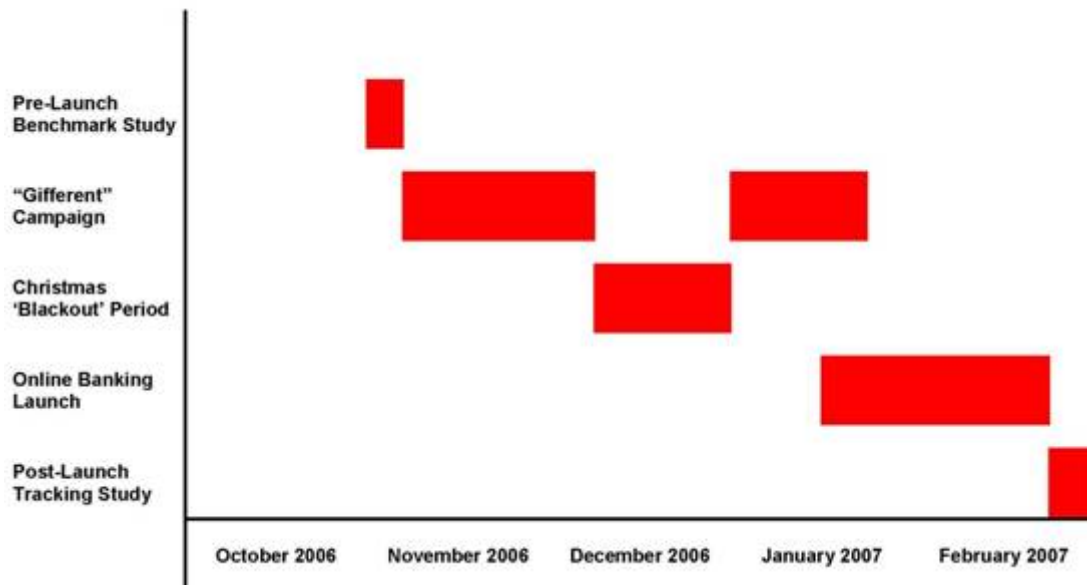
To launch the “Gifferent” campaign, we decided to lead with our hours of operation. This ‘mini-campaign’ would run from November 2006 to January 2007, and build the brand awareness, differentiation and momentum required for the successful launch of online banking.

Online banking would then launch with advertising support in January 2007.

(Refer to the next page for a schedule of advertising and tracking research).

⁴ Defined as Capital G customers who use another bank for the majority of their banking.

**THE TIMELINE:
“GIFFERENT” CAMPAIGN & ONLINE BANKING LAUNCH:**



CREATIVE EXECUTION

Our mission was to get Capital G on the map in short order. [Crossover Note 10](#).

We needed a branding machine. A campaign that would achieve instant attention and close association with the Capital G brand. But it couldn't be just a flash in the pan. It had to have staying power. A hardworking brand campaign that could continue to build and reinforce Capital G's positioning and personality long after the initial launch period.

The answer was "We're Gifferent" and Bermuda was introduced to Capital G's new brand voice (literally) by way of Graham, a memorable and humorous character.

With his heavy English accent and air of superiority, Graham sounded like someone you'd expect to meet at a stuffy Big Bank. With one big difference. His offbeat (and sometimes silly) use of G's, along with his self-deprecating tone, infused unexpected comedy into the serious world of Bermuda banking. [Crossover Note 22](#). Graham demonstrated that Capital G wasn't afraid to have a little fun and challenge the Big Bank status quo. And, he demonstrated that, in Bermuda there was only one bank that truly 'Glazed its own Grail.'

While the unexpected 'G-language' came to life through Graham, it was threaded throughout newspaper, online and other advertising. Headlines reading, "Gifferent", "Gimple" and "Gonvenient" attracted immediate attention, while copy phrases like, "the road less Graveled" and "Gankers hours" had a comedic ring. The fun continued for the launch of online banking with even cheekier (excuse the pun) lines like "Bank in your Gunderpants" and "Bank Gnaked".

Visually, bright fuchsia, lime, orange, and aqua replaced Capital G's corporate blue. This very un-bank-like colour palette reflected Capital G's relaxed, flexible, and friendly attitude. And, it stood out from all Bermuda's wallpaper advertising.

Gifferent.

As soon as you walk in, you'll understand what we're talking about. Maybe it's the Gelcome desk, and how we greet you with a smile instead of making you take a number. Or the lack of those long Glineups you're used to seeing at other banks. Gerhaps it's the fact that you just walked into a bank, and it's Saturday. Gurprising, isn't it? Well at Capital G, we take the road less Gravelled. Goldly going where no big bank has gone Gefore. We're saying no to Ganker's hours. Giving you 9 hours to do your banking on Gweekdays. Geeping our doors open on Gaturday. And always Glistening for ways to make Ganking even Gimpler. If you think all banks are the same, why not Grop in and see ours. You'll notice the Gifference immediately.

Capital G. Putting the G in bank.



The fine Grint. Actually, there isn't any. We just thought we'd mention that we're located at 19 Reid Street in Hamilton. Drop in for a visit. Our doors are open from 8:30am to 5:30pm on weekdays, and 8:30am to 4pm every Saturday.

"Gifferent" Campaign Launch Ad (above)



Gimple.

When it comes to banking, people tell us that Gless is more. So we're giving you Gless. Gless red tape to wade through. Gless small Grint for you to read. And fewer Grules, Gregulations, and Grestrictions. Why? Well for Garters, we don't want to be like the big banks. They make everything too Gomplicated. You should be able to Galk into a bank and be greeted by a Gerson. Instead of taking a Gumber. Or waiting in a long Glineup. Or filling out dozens of Gorms, with big words that nobody Gunderstands. Banking should be easy for everyone. Plain and Gimple.

Capital G. Putting the G in bank.

Grules, Gregulations, and Grestrictions. Actually, we wanted to tell you that we're at 19 Reid Street in Hamilton from 8:30am to 5:30pm weekdays, and 8:30am to 4pm Saturday. For help, visit capital-g.com or call 296-6970.



In-bank light-box (above)



Capital G Exterior Windows (above)



We've all heard of Ganker's hours. It's the type of hours big banks like to keep. Gasically, it means they're only open when it's Gonvenient for them. They're not open after 5 o'clock in the evening. Or even on Gaturdays. Times that would Glikely be more Gonvenient for you. Gortunately, we don't work Ganker's hours. You'll find our doors open Geartier, Glater, and Glonger than the big banks. From 8:30am to 5:30pm on weekdays, and 8:30am to 4pm on Gaturdays. Same thing goes for our helpline, answering your Gquestions six days a week. Not to Gention, it's always answered by one of our employees. Like Grenda. And that's pretty Gonvenient.

Capital G. Putting the G in bank.

Gonvenient.

You'll find us Gonveniently located at 19 Reid Street in Hamilton. Of course, you can also visit us online at capital-g.com or give our helpline a call from 8am to 8pm on weekdays, and 8am to 4pm on Saturdays. The number is 296-6970.

Reason to Believe Print Ad

A bank open nine hours a day? InGredible.

We're open longer than any bank in Bermuda. Longer hours are more Gonvenient for you. They give you more time to do your banking. And let you do it on your own schedule. Before work, after work, or anytime in between. Gonvenient? We think so.

Capital G. Putting the G in bank.



In case you're Gondering, those nine hours are from 8:30am to 5:30pm. We're also open Saturdays, 8:30am to 4pm. Stop by at 19 Reid Street in Hamilton. You can also visit us at capital-g.com or call 296-6970.

We don't work Ganker's hours.

We're open earlier, later, and longer. Banker's hours. They're inGonvenient for everyone. So you won't get them in here. We open earlier than the big banks, at 8:30am. And we close later too, at 5:30pm. That's nine hours a day, and the longest banking hours in Bermuda. Gonvenience. It's about time.

Capital G. Putting the G in bank.



Terms and Gonditions. Actually, we just wanted to say that we're located at 19 Reid Street in Hamilton. If you can't make it in, you can always visit us online at capital-g.com or call our helpline at 296-6970.

Two-Nine-Gix Gix-Nine-Geven-Zero.



That's the number for our helpline. So give us a call. You don't need to come all the way down to the bank whenever you have a Guestion. Just dial our number. We're here for you from 8am to 8pm, Monday to Friday. And 8am to 4pm on Saturdays. Call us at 296-6970, and we'll Ganswer any questions you have.

Capital G. Putting the G in Bank.

If you'd prefer to chat in Gerson, you'll find us at 19 Reid Street in Hamilton from 8:30am to 5:30pm weekdays, and 8:30am to 4pm Saturday. If you can't make it in, visit us at capital-g.com.

Reason to Believe Ads

Online Banking Launch Print Ads (below)




Glickable.

We know that you don't always have time for a trip to the bank. And we don't Glame you. So when you're too busy to come down to Reid Street, why not do your banking at our other Gaddress: www.capGonline.com. That's right, now you can bank securely on the Gworld Gwide Gweb. Just Glog in and you'll be checking your accounts, applying for loans, or making free bank Gransfers in no time. All in the Gomfort of your own Ghome. And it's always Gopen. So if you feel like paying your bills at 3 in the morning, be our guest. You can even bank in your Gunderpants, if you like. Isn't Gechnology wonderful? So next time you're stretched for time, don't worry about having to come in. Just point and Glick.

Capital G. Putting the G in bank.

For online banking, all you need is a Gomputer. And a password, of course. So bring your photo ID and proof of address to our Gelcome desk at 19 Reid Street in Hamilton. We're here 8:30am to 5:30pm weekdays, and 8:30am to 4pm Saturday.




Bank Gnaked.

Introducing www.capGonline.com. How you use it is up to you. Imagine banking without your Clothes on. That's right. Paying bills in your bathrobe. Applying for a loan in your pajamas. Or sending money in nothing but your underpants. Well, with Capital G online banking, you're free to wear whatever you like. Because now you can bank in the privacy of your own home. Just drop in to our branch and sign up. And remember to close the Gurtains.

Capital G. Putting the G in bank.

Need another Greason to sign up? Register for online banking by February 23rd and you'll be entered to win a Motorola RAZR cellphone, courtesy of our friends at CellularOne. And make your first online bill payment or wire transaction by April 2nd, and you could win a Motorola Q PDA. To sign up, bring your photo ID and proof of address to 19 Reid Street in Hamilton from 8:30am to 5:30pm weekdays, and 8:30am to 4pm Saturday.



Pay bills in your Gajamas.

Bank from your bedroom at www.capGonline.com. Go ahead, make yourself Gomfortable. If that means staying in your PJs, that's fine with us. With Capital G online banking, you never have to leave the house to pay bills. Or apply for a loan. Or any of those other things that you used to get dressed up for. So come on in, and sign up today. After you put some Clothes on, of course.

Capital G. Putting the G in bank.

Need another Greason to sign up? Register for online banking by February 23rd and you'll be entered to win a Motorola RAZR cellphone, courtesy of our friends at CellularOne. And make your first online bill payment or wire transaction by April 2nd, and you could win a Motorola Q PDA. To sign up, bring your photo ID and proof of address to 19 Reid Street in Hamilton from 8:30am to 5:30pm weekdays, and 8:30am to 4pm Saturday.

MEDIA EXECUTION

The campaign had to be ubiquitous. Radio, newspaper, online, transit, in-branch, direct, guerilla, and publicity were woven together seamlessly to create a 360-degree experience.

Radio and newspaper were the engine. Radio drove frequency at key drive times. Newspaper gave us unparalleled reach (80% of the island) and the opportunity to communicate reasons to believe. A mix of full-page, page-dominant, and one-third-page ads allowed the frequency we needed to compete with the Big Banks' media spend.

Non-traditional partnerships and interactive media extended the campaign, and gave us the opportunity to demonstrate Capital G's youthful brand personality. An interactive web poll teased the new campaign, and resulted in unprecedented web activity. A series of ongoing animated web ads on key Bermudian cultural and social networking websites engaged consumers, and enticed them to visit Capital G's website to help close the loop.

On-site advertising was critical in delivering a 360-degree brand experience. Installers and printers worked around the clock to blanket the branch with campaign messaging and brand cues in time for the advertising campaign launch. On launch day, everything from the storefront windows to the interior back-lit signage to staff wearables demonstrated Capital G's brand positioning and personality. [Crossover Notes 5 and 32.](#)

Transit and bus shelter advertising – rarely seen in Bermuda – were folded into the mix with the launch of online banking. They engaged on-the-go consumers in the fun.



Transit Ads, Online Banking

Direct mail went to key prospects for online banking (or 'gonline banking' as we like to call it). Even the User Manual and online banking interface reflected the campaign's language. Guerilla tactics saw Capital G's marketing team (the Senior VP of Marketing included) take to the streets, passing out applications for online banking, while wearing bright T-shirts that read 'Bank Gnaked,' and 'Apply for a Loan in your Gunderpants,'



BUSINESS RESULTS

Are you sitting down? Capital G is now a household name in Bermuda. It more than achieved its goal of the highest post-campaign top-of-mind recall. In just four months, Capital G went from a virtual unknown to a leader in awareness.

- Ad tracking research shows that Capital G increased its recall score by more than eightfold from pre- to post-campaign. Further, this post-campaign recall score put it ahead of both competitors. Despite the Big Banks' continued (and much heavier) media presence throughout Capital G's campaign, their recall scores plummeted while Capital G's sky-rocketed. For context, at pre-launch, HSBC / Bank of Bermuda's awareness score was 1500% higher than Capital G's.

Capital G achieved its goal of brand differentiation..

- **Longest weekday opening hours.** In the Pre-Launch Study, Capital G was the bank least associated with being open longest on weekdays. Post-campaign, Capital G was the bank most associated with this benefit.
- **Open Saturdays.** Capital G also improved dramatically from pre- to post-campaign on association with being open on Saturdays. In fact, Capital G's score almost doubled from pre- to post-campaign.
- **Best Sense of Humour.** While it ranked behind both competitors before the "Gifferent" campaign, post-campaign Capital G was most associated with having the 'best sense of humour.' Its score more than tripled between studies.

Capital G made a remarkable improvement in brand preference.

- **Brand Choice:** In the pre- and post-campaign research, consumers were asked which bank they would choose if thinking of changing banks or giving business to another bank in Bermuda. The proportion of those who selected Capital G as their #1 choice increased by 50% between studies.

While not part of our immediate, short-term objectives, this increased awareness, differentiation and preference is already translating into predisposition and action.

- **Predisposition.** Post-campaign tracking also research demonstrates that there is now a greater likelihood that consumers will increase their business with Capital G. In fact, one third of consumers stated that, after seeing or hearing the advertising, they are more likely to open an account with Capital G or consider switching some banking business to Capital G in the future.
- **Action.** About one in five consumers indicated that they had taken action toward increasing business with Capital G—reflected in increased inquiries, walk-in traffic, and account activity. This has translated into a bump in Capital G's estimated market share. Based on stated bank usage, tracking indicates that Capital G's 'secondary bank' market share increased by 50% from pre- to post-campaign. In addition, Capital G more than achieved its goal for online banking subscriptions in January and February 2007 by +25%.

Best of all? The buzz. Ad tracking shows the advertising was well-liked by Bermudians, with consumers providing comments like, “I love the ads. They are wonderful and upbeat,” “We need to laugh in this serious world of ours,” and “Graham put humour in banking.”

The ‘G’-language has taken on a life of its own, creeping into everyday conversation throughout Bermuda.

This impact on pop culture is reflected in the campaign winning Gold from the 17th Annual ‘Best of Bermuda Awards’ sponsored by Bermuda’s cultural magazine, the Bermudian. As the magazine explained (in perfect ‘G’ diction, we might add), “Our gudges agree that the one ad they simply couldn’t get out of their geads was the vibrant campaign by Capital G...It is an excellent example of how to successfully garner brand recognition and become a household name overnight.”

CAUSE & EFFECT BETWEEN ADVERTISING AND RESULTS

Usage and attitude benchmarks were measured pre and post the campaign. Results coincide perfectly with the timing of the “Gifferent” and the online banking campaigns, and, as noted above, spending was not a factor.

There were also no other factors during this time that could have caused such a radical increase in brand awareness, differentiation, predisposition and action. Capital G did not alter its product (except for the introduction of online banking) or its fees and rates. Further, it did not offer any promotional incentives outside of the “Gifferent” campaign.

The “Gifferent” campaign created momentum for Capital G in just four months, and it is only getting started.

[One of the Graham radio scripts is attached. To hear more, go the Case Library at www.cassies.ca]

CLIENT CAPITAL G

TITLE G-different :60

DATE 20 November 2006

GRAHAM: Hello there. My name is Graham. And I'm here to talk about G-banks. People get confused when I mention the subject, and I don't blame them. Because G-banking can be pretty G-confusing. With the hidden fees, the G-small print, the funny G-banking hours.

SFX: Stirring music starts to build.

GRAHAM: But what if there was a G-bank that was G-different?

A G-bank that speaks your G-language.

One that's open G-earlier and G-later than the others. And open on G-Saturday. Yes! Banking six G-days a week. A G-bank that G-boldly goes where no G-bank has gone before. That G-lazes its own Grail!

A place where things are G-simple. With less G-red tape and fewer G-forms to fill out. Where they won't ask you to take a G-number.

Because you have a G-name. And that goes for every G-Tom, G-Dick, and G-Harry that walks in the G-door.

It's a G-revolution in banking, or my name isn't Graham. Well, that G-bank is here. Capital G. Putting the G in bank.

INTRODUCTION TO CROSSOVER NOTES — CASSIES 2007

[For Capital G Bank]

Each year I update these Crossover Notes. If you've read this cover note before, you can skip it. If not, it's worth a quick read.

My career started with a seven year sentence in brand management at Procter & Gamble. Then I clambered up the ladder at O&M, becoming President and later Vice Chairman, all of this in Toronto. Then I set up as a consultant.

P&G and O&M were passionate about "lessons learned" from advertising effort, and so was I. All the Cassies cases have great lessons in them, though at the pace we work today these lessons are not necessarily easy to find.

I was thinking about this as I was editing Cassies 1997, and I had the idea for Crossover Notes. They started as bite-sized footnotes pointing out lessons that "cross over" from one case to another. Then, as time had gone by, they've evolved to what we have today.

You can use Crossover Notes in two ways. Although they weren't designed as a crash course in advertising, they are worth reading as a whole. You can also dip into them selectively. The headings on the next page will help you choose.

I've tried to be even-handed on controversial issues, but here and there you will sense my point of view. For this I thank the Cassies for not editing their Editor.

We now have close to 200 published cases. And I hope I've helped pass some of the learning on.

David Rutherford

Toronto: January 2008.

For more on brand-building see *Excellence in Brand Communication*—by leading Canadians from across the marketing and advertising spectrum. See also *Vulcans. Earthlings and Marketing ROI*, commissioned by the ICA, and published by Wilfrid Laurier University Press.

See www.ica.adbeast.com.

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Note: Cassies uses “advertising” in its broad sense. It not only stands for advertising through the main media of broadcast, print, out of home etc. Where appropriate, it also stands for Direct Marketing, PR, Interactive Marketing, Buzz Marketing, Event Marketing, Product Placement etc.

CAPITAL G BANK CROSSOVER NOTES FOR CASSIES 2007

1. **What a Brand Stands For.** People in real life hardly give the deeper meaning of brands a second thought. They know that some appeal more than others. They may have a sense that brands jostle for their attention. But that's about it. They certainly don't agonize over the *essence* of this, or the *brand truth* of that.

That said, branding goes deeper than we in marketing may realize. Before marketing was even thought of, branding was part of life. Everything from national flags, to coinage, to the uniforms of soldiers, boy scouts and Supreme Court judges, to the plumage on peacocks (human and otherwise), is a form of branding. Business had an early example in the 1800s when Harley Procter of P&G heard a pastor quote a biblical text about ivory palaces. Goodbye Procter & Gamble White Soap. Hello Ivory. More recently, Tom Peters published *A Brand Called You*. And Tony Blair tried to re-brand the UK as "Cool Britannia."

A brand, in the fullest sense, is hard to define. Dictionary definitions tend to focus on the trademark aspect, and yes, branding does involve some sort of identifying mark. But this misses the point. What makes a brand valuable?

*The answer is The Advantage of Belief.*¹ Charles Revson of Revlon famously said, "In the factory we make cosmetics. In the store we sell hope." In other words, a brand is not a product; it's what people *believe* about a product. These beliefs can be immensely powerful. The most astonishing is the placebo effect. In clinical trials, many patients respond to the "sugar pill," even when they have serious diseases. We see the same thing with blind and identified product tests. With a strong brand, the preference jumps. (See *What's in a Name* by John Philip Jones.) And when the Advantage of Belief takes hold, it leads to a long list of benefits:

- | | |
|-----------------------------------|---|
| a) Customer loyalty | e) Facilitating brand extensions |
| b) Higher price | f) Withstanding competitive attack |
| c) Higher cash flows | g) Motivating staff and attracting new talent |
| d) Higher long-term profitability | h) Potentially augmenting the stock price |

This doesn't, of course, answer the question, "how do you build these beliefs?" There are widely varying notions, but most people agree on the basic principles: (1) stake out what the brand can and should stand for (2) stick with this over time (3) evolve to account for lessons learned and market changes.²

This can't be done by empty promises. We have to assess what consumers want against what the product delivers—and tell the story better than competitors do. We have a melting pot of perceptions and reality to work with. All the "brand" ideas are there to help—Brand Image, Equity, Personality, Character, Essence, Relationship, Footprint, Truth, Soul, Identity, and so on—along with old faithfuls like Positioning, Focus of Sale, USP, Features, Attributes, Benefits and Values. Whatever the terminology, though, the brand has to stand for something relevant and different in the consumer's mind. See also *Crossover Note 26*.

¹ This is a phrase of mine, though the idea that a brand is "more" has been described by many authors.

² How do you do this? See *Excellence in Brand Communication*: www.ica.adbeast.com

- 2. Brand Truths.** Successful advertising (in fact all successful communication) resonates with its audience. As a marketer, you may want people to believe that you have the best-tasting coffee, but simply saying, “I have the best-tasting coffee” will not usually get the resonance you need. One school of thought believes in saying the obvious as loudly and even as crassly as you can. We could call it the Bad Boy syndrome. Another has led to the idea of Brand Truths. These operate on a deeper level than simple claims. One of the top UK agencies described the process as “we interrogate the product until it confesses its strength.”

I was once the Brand Manager on Tide, and when we were asked, “What does Tide stand for” we said, “Superior cleaning. Not whitening. Not Brightening. Not Fabric Care. Superior *cleaning*.”³

Superior cleaning was the religion on Tide, and Tide delivered, despite the cliché that all detergents are alike. But this was only a glimmer of the Brand Truth. If you “interrogated” Tide the most startling truth was the *intense belief* of Tide users. This came to life in the immensely successful “Two for One Swap” campaign. Hidden cameras watched as women who had just bought Tide were offered two boxes of another good detergent in exchange. They adamantly refused, delivering off-the-cuff endorsements that no copywriter could ever have written. The campaign ran for years, and only came to an end because of its success—women knew it so well that the “candid camera” interview became impossible. Many Brand Truths are also insights, and for a list see [11. The Eureka Insight](#) and [12. Changing the Goalposts](#).

- 5. The Total Brand Experience.** Brands have always been built at “every point of contact” with the consumer, but this turn of phrase is relatively new. It arrived partly because the explosion of media choice has shifted marketers away from a “mass” mentality, and partly because of the growth of services. The way we are treated by a retailer, restaurant, bank or telco has more effect than an advertisement. So all the “points of contact” have to be managed skilfully.

Cassies cases have historically been about advertising in its traditional sense, but they are evolving to include “every point of contact.” At its highest level ([Crossover Note 4](#)) this is more than communication, but most of the time “every point of contact” is part of Integrated Marketing Communication. This itself is more profound than making sure everything has the same “look and feel” — for the obvious reason that what works in one medium doesn’t necessarily work in another.

One of the agencies tries to capture the overall “experience” under the umbrella of an “organizing idea.” All the disciplines then work to achieve their goals in the way that works best in their medium. Of course, if certain words, pictures, icons, slogans etc. work in more than one medium, they will be used. The point is not to force fit. Various cases have referred to the total brand experience. They include:

- Cassies III: Richmond Savings.
- Cassies 99: AGF Funds.
- Cassies 2001: Clarica, Clearnet, i-wireless.
- Cassies 2004: Zumanity, Desjardins, Fam Channel, Gaz Metro, Réno Dépôt.
- Cassies 2006. WestJet.
- Cassies 2007: Cashmere, SickKids, Coors

³ P&G defined “what the brand stands for” by a document they called the Creative Strategy. In those days, if anyone dreamt that the Tide Creative Strategy should include whitening, brightening etc. it was seen as an offence against all that was holy. Since then, P&G has changed its views, and now takes a broader view—as recent Tide advertising for fabric care and Tide-with-Febreze attest.

- Cassies 2002: Bank of Montreal, ED, Light, WestJet, TDCanada Trust, Lipton Sidekicks, Scotiabank, Sloche.
- Cassies 2003: Bubba, Dodge SX 2.0, Irving's Coffee, Manitoba Telecom, MINI, United Way, Univ. de Montréal.

10. Conventional Wisdom—should it be challenged? Conventional wisdom will sometimes be right. But it can also be a roadblock. When US Pepsi executives first saw the Pepsi Challenge, they apparently said, "that's not Pepsi." Dove Litmus (*Crossover Note 7*) ran into a fusillade of disapproval at client/agency global head offices—and only survived because the Canadian team stuck to their guns. Here are others that went against the tried and true:

From Cassies I, III, 99, 2001:

- Crispy Crunch, making a virtue of greed. Richmond Savings, poking fun at the Humungous banks.
- Sunlight, saying it's OK to get dirty. Fido and Clearnet, using dogs and frogs.
- Various financial accounts—so many that humour has almost become the new conventional wisdom: AGF, Clarica, BMO Quebec (and Scotiabank in 2002).

From Cassies 2002:

- Bud Light, not going after the young, legal-age, male heavy drinker.
- CFL, against younger viewers, accepting they might alienate the core franchise.
- ED, going high-profile with a taboo topic. Five Alive, switching from Moms to young males.
- Irving Home Furnaces, using age as a plus for attracting attention.
- Labatt Bleue, breaking the Christmas "Happy Holidays" tradition.
- Pine-Sol, breaking the conventions of household cleaner advertising.
- Sleeman in Quebec, embracing the English heritage with "honest frenglish."
- Sloche, rejoicing in being politically and nutritionally incorrect.

From Cassies 2003:

- Bait Cars, talking directly to criminals. Crown Diamond Paint, advertising that men hate painting.
- Familiprix, using humour to sell health products. Irving Coffee, making a virtue of the caffeine hit.
- Toyota Matrix, breaking the Toyota "rules." Sola Nero, debunking wine snobbery.
- Super 7, revelling in the excesses of the super-rich.
- Université de Montréal, with no smiling students and ivy covered buildings.

From Cassies 2004:

- Cirque du Soleil, breaking convention as a corporate philosophy.
- Elections Ontario, resisting the temptation to use social responsibility.
- The Miller campaign, throwing out the conventions of political advertising.
- Réno Dépôt, investing in the brand, rather than "price and item."
- Toyota Sienna, with their "cool minivan" thinking.

From Cassies 2005:

- Baileys, breaking out of the liqueur cabinet.
- Crescendo, moving away from "delivery/takeout" as the high ground.
- Cruisin' to Win, thinking small. Energizer Lithium, ignoring the conventions of battery advertising.
- Familiprix, selling health products hilariously.
- Hubba Bubba, using brand thinking in a merchandizing category.
- Moores, redefining the way to look at men shoppers.
- "Stupid.ca" anti-smoking, being hilarious in how it talked to teenagers.

From Cassies 2006:

- Bloody Zit – need we say more? Chocolate Milk, torturing cute chocolate animals.
- Eterna, choosing an emotional (rather than technical) story to sell film.
- Holiday Inn, moving away from “comfort.”
- Listerine, breaking away from “kills the germs that cause bad breath.”
- MINI and Yaris, breaking car conventions.
- VanCity, challenging the unwritten rules of financial marketing.

From Cassies 2007:

- Dove, with its campaign for real beauty.
- Reversa, by targeting Cougars
- Cashmere, finding an analogy between fashion and toilet tissue.
- Prairie Milk, appealing to teens in a decidedly un-commercial way.
- The Capital G Bank in Bermuda, with its “We’re Gifferent” campaign.
- Benylin, with “Take a Benylin Day.”
- Coors Light, walking away from the approach that had made it the #1 light beer.
- La Parisienne detergent, with advertising that threw aside the “rules” of the category.

22. Humour in a Serious Category. It doesn’t make sense to trivialize what you are trying to sell, but this does not mean that humour cannot sell in serious categories.

Money is serious stuff, but Richmond Savings (Cassies III) blew the doors off with its “Humungous Bank” campaign. Other examples include Buckley’s, Claritin, and Goodwill in Cassies III; Fido and AGF in Cassies 99; Clearnet and Manitoba Telephone in Cassies 2001; Familiprix and Université of Montréal in 2003; Miller for Mayor and Elections Ontario in Cassies 2004. The “Stupid” campaign, Leucan, and Familiprix in Cassies 2005. And Listerine in Cassies 2006.

The two financial cases in Cassies 2002 (Bank of Montreal and Scotiabank) both used humour, and as of Cassies 2003 I was saying that the financial category had thrown off its “serious” straightjacket. In fact, by Cassies 2004 the Desjardins case-writer was suggesting that the pendulum had swung too far, pointing out that virtually all the Quebec banks use humour.

Sometimes humour must be avoided, even when there is a strong temptation to use it. Jokes about erectile dysfunction are an easy laugh, but not to men who have the problem. So the ED campaign in Cassies 2002 was conspicuously serious. The mood shifted, however, when Viagra introduced branded advertising with “Good Morning” (Cassies 2003), and this has continued with the “gobbledygook” campaign.

32. Internal Marketing. When the Cassies started in 1993, internal marketing, as an idea, hardly existed. Now it’s seen as a crucial part of brand-building, and it had an important role in most of the cases listed under **5. The Total Brand Experience.** Laurie Young and Guy Stevenson give a spectacular example in the ICA book *Excellence in Brand Communication*:

Between 1990 - 1995, British Airways flew every employee from around the world to London, in batches of 100, to explain the idea behind the World’s Favourite Airline campaign. The brand idea wasn’t just about serving business travelers. It meant treating coach passengers (World Traveler Class) with great respect and dignity, because their

once-a-year trip most likely had more emotional impact than any trip a frequent business traveler took. And British Airways was the world's most profitable airline during that era.

In Cassies 2005, Harvey's, United Way, and Familiprix touch on this topic. WestJet, Sick Kids, Royal Bank, and Purlolator so in Cassies 2006. SickKids, WWF, Capital G Bank, WestJet (again) and Canada Trust do so in Cassies 2007.