

Agency: Lowe SMS

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Western Union

EXECUTIVE SUMMARY

How do you win the hearts and minds of a close knit, immigrant community? How do you earn enough of their trust that they will hand over their hard earned dollars to you for something they cannot see or take home with them? How do you get them to trust you with their family's future? And, more importantly, how do you do that when you are a large American company, unknown in the Canadian marketplace?

This case illustrates the role advertising played in the success of Western Union's International Money Transfer service in the Toronto market, from March 1993 to April 1994.

When people leave their home country and emigrate to another, they do so not only to make a better life for themselves, but also to make a better life for their families back home. To help do that, they routinely send whatever money they can spare back home to their families. The methods they use may vary, but the way in which they decide upon their method of choice does not - it is through the advice of someone in their local community, or someone back home. Word of mouth is an especially powerful medium in this group plus the community commitment to support local businesses.

The challenge facing Western Union was not only to create awareness for its service in the Toronto Caribbean community, but also to win the confidence and trust of its members. Quite a task for a large, relatively unknown company. Unfortunately, no Canadian research existed to provide any insights into the market, nor was the total category monitored to define the potential.

Working with more assumptions than facts about the market, and a budget of just under \$100,000, the campaign consisted of two 60-second radio commercials and one newspaper ad. During the 12 months of the campaign, Western Union achieved a growth rate of 91% over the previous 12 months in its International Money Transfer segment of the market. This growth was accomplished without a significant increase in the advertising budget, and without an increase in Western Union agent distribution, which remained consistent with previous years. The only factor that changed was the advertising strategy and execution.

SITUATION ANALYSIS

Western Union is an established US corporation and has been for over 100 years. Its role in opening the western frontiers of America is well acknowledged in many old western movies. In Canada, its profile is less established. Moreover, times have changed considerably. As communication technology progressed, Western Union shifted its business focus to one of its services which was proprietary and which telephones and faxes could not compete with - long distance cash transfers.

With Western Union, you can now send money to over 100 countries around the world in minutes. With the aid of Western Union's worldwide network, someone in Red Deer, Alberta can go to a Western Union agent and within minutes have money in the hands of a friend or family member in Burma or India. The alternatives - mail, courier, or bank transfers - can take from one or two days to up to two weeks. While the majority of Western Union's business is emergency-based (someone away from home who suddenly finds themselves short of or without cash), a growing proportion of the business is in the form of remittances, that is sending money back to your native country on a regular basis.

When Western Union relaunched its service in Canada in 1991 (the service had previously been run by CNCP with no success), it could look to its experience in the US for limited guidance only, because the market situation was very different. In Canada, there were no high profile players in the money transfer business. There were a number of 'mom and pop' shops that were thriving on International Money Transfers. These local business people, promoted 'safe, fast service' to their native countries in the Caribbean. They used any number of techniques to get the money to its destination, including using their network of friends and acquaintances, finding someone travelling home to act as a courier or, having an 'arrangement' with a business partner in the other country. So, while the competitive situation was somewhat undefined, we did know that people were sending money back home. And they were looking for advice from their new community as to the best way to do it.

The challenge for Western Union was to develop a campaign that was so relevant and motivating to the target audience that they would hand over their hard earned dollars to a large, relatively unknown company instead of to the 'guy next door' whom they were currently dealing with.

In the 12 months prior to the launch of the new advertising, Western Union had spent approximately \$70,000 in media in Toronto to attract the Caribbean business and had achieved approximately 30,000 transactions between Toronto and locations in the Caribbean. For the new campaign, Western Union set aggressive growth objectives with a media budget of just under \$100,000.

STRATEGY

A feature of the Western Union Money Transfer product was an attribute which made it superior to any competitor. In a world where 'fast' meant next day, we had a product where 'fast' meant, literally, within minutes. Impressive perhaps, but was this a meaningful, competitive benefit?

There was no formal Canadian research (and no budget to do any) on which to base a creative strategy, so we used whatever was useful from the US and made a basic assumption: the more time the money takes getting to its destination, the more time must be spent worrying about its arrival. Therefore, by communicating the speed of the service, we could create the reassurance of safety.

Having found a meaningful benefit, the challenge then became how to make it credible? How do we redefine 'fast' within our target group.

This became the final challenge. Beyond communicating a meaningful benefit, we had to make it relevant and acceptable to recent immigrants from the Caribbean who were sending money back home.

MEDIA STRATEGY

The media challenge was three-fold:

1. Effectively reach our target group.
2. Efficiently reach our target group with a media budget of \$90,000.
3. Creatively communicate to the target group that Western Union recognized and acknowledged their community and culture.

In order to achieve the above, we chose a few Caribbean newspapers in the Toronto area and a number of radio stations which featured Caribbean programming.

EXECUTION

Radio

Two 60-second radio executions were developed. One featured sending money to Jamaica and the other to Trinidad. The creative insight was that 'speed equals safety' and therefore 'best' meant 'fastest'. So, the way to achieve the most impact and convey the superiority of the service was to demonstrate the speed of the service.

And the best way to do that was to actually initiate and complete a money transfer transaction to the Caribbean during the course of the commercial.

To address the relevancy issue, we thought what better way to make people believe in something, than to show that people just like themselves were already using the service. This was particularly important with a target group that relied so heavily on word of mouth.

Having solved the concept, the challenge was now in the execution. In order for the commercial to be as authentic and convincing as possible, we decided not to simulate a transaction, but to record real people actually using the service. We believed that the demonstration provided the rational impetus, while using real people in the community would help provide the emotional reassurance that Western Union was in tune with the target audience.

To achieve this realism, a recording crew used a Caribbean grocery store called Nicey's at Keele and Finch in Toronto. We needed to find people who were aware of the service and familiar enough with it to be coming to the store to actually use the service. To create some interest and excitement, and hopefully entice reluctant senders to participate, we recruited the help of a well known Jamaican personality, Oliver Samuels.

After two days we had our commercials. The 'Dexter' spot, had a young man sending money to his mother in Kingston, Jamaica. The 'Dale' spot recorded another sending money to his mother in Port of Spain, Trinidad. Although both were users of the service, their perception of the speed was quite different to the reality. When asked, Dale believed that the service took approximately 'a day and a half' to reach Trinidad, when in fact, it literally took minutes.

Print

The print ad which ran in conjunction with this radio campaign was launched midway through the campaign. This ad entitled, 'Make sure your money flies first class to the Caribbean', provided excellent support to the very focused approach of the radio. The print ad reinforced the core benefits of speed and safety and pressed that point as a key differentiation and competitive advantage.

THE RESULTS

The commercials first aired in March 1993 on five radio stations in Toronto. As the stations and programs on which the ads ran are not monitored in the same way as mainstream stations, we did not buy on gross rating points (GRPs), but rather on occasions per week. After 12 months and 6,840 occasions, the volume of business rose 91%, almost double the volume of the previous 12 month period. This more than exceeded Western Union's aggressive objectives. See [Figure 1](#) and [Figure 2](#).

Unfortunately, there was no budget for either pre- or post-research to quantify the shift in consumer awareness or attitude. We do know that the significant increase in business was not due to any unusual shift or growth in Western Union's agent distribution, which merely maintained a standard growth pattern.

As a final point to illustrate the success of the Western Union International Money Transfer business during this period, by the fall of 1994, two key competitors, American Express MoneyGram and The Bank of Nova Scotia, had entered the International Money Transfer market with advertising promoting fast, safe service to the Caribbean.

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NOTES & EXHIBITS

FIGURE 1: TRANSACTIONS FROM TORONTO TO THE CARIBBEAN

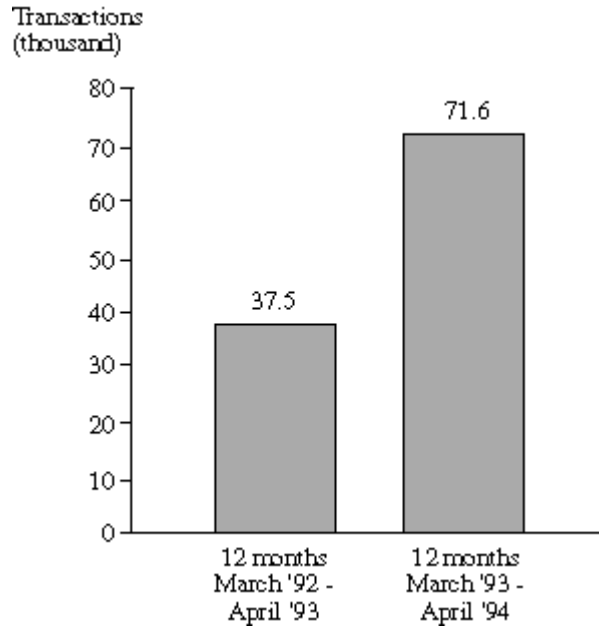


FIGURE 2: WESTERN UNION AGENTS IN TORONTO

