

Cassies 2004 Cases

Brand: Desjardins.

Winner: Services Financial—Silver
Regional Success—Silver

Client Credits: Mouvement des caisses Desjardins du Québec

Marie-Huguette Cormier, Vice-présidente exécutive, marché des particuliers
Jean Brosseau, Vice-président Relation-membres
Hélène Gagné, Vice-présidente en Communication
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Agency Credits: Ig2

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Denis Villeneuve, Director
André Turpin, Director of Photography
Benoît Charest, Music Director
Jean-François Bérubé, Photographer

Crossover Notes: All winning cases contain lessons that cross over from one case to another. David Rutherford has been extracting these lessons (he calls them Crossover Notes) since Cassies 1997. The notes for this case are as follows, and are attached. The full set can be downloaded from the Case Library section at www.cassies.ca

Crossover Note 27. Share of Mind. Share of Voice. Spending.
Crossover Note 7. Fighting for the Same High Ground.
Crossover Note 22. Humour in a Serious Category.
Crossover Note 1. What a Brand Stands For.
Crossover Note 2. Brand Truths.
Crossover Note 16. When a campaign stumbles.
Crossover Note 14. Refreshing a continuing campaign.
Crossover Note 5. The Total Brand Experience.
Crossover Note 18. Keeping it Simple.
Crossover Note 32. Internal Marketing.
Crossover Note 31. Transcending Advertising.

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

Executive Summary

Results Period: July 2003 – June 2004.

Start of Advertising/Communication Effort: Summer 2003 (see the note below).

Base Period: Historical comparisons.

[Editor's Note: this case is about re-positioning and re-branding. It is based on advertising in its broadest sense i.e. all communication, at all points of contact. In such projects, effort on logos, corporate design, internal marketing, PR etc. often come ahead of the major advertising launch, which in this case happened in Fall 2003.]

Desjardins is a dominant financial institution in Québec, a cooperative with vitally different values from banks.

Desjardins is owned by its members, who share in the profits. In 2003, it decided to get back to its roots, and reaffirm itself as a cooperative.¹

Ironically, Desjardins had been the heaviest financial advertiser, but because of scattered effort, it had not reaped the rewards. It had a lot of members, but those with the most money were investing most of it with other institutions.

Desjardins, as an institution, genuinely believed in people i.e. it went beyond mere marketing. As Alban D'Amours, the President, said: "It's about time money was at the service of people." On this basis, the relaunch was built around the theme:

This is not a bank. (Ceci n'est pas une banque).

All activity, at every point of contact, was fully integrated—against the objective of not only raising and changing the Desjardins image, but also selling product.

This effort was very effective, as the case will show.

¹ See also the Richmond Savings case in Cassies III.

Situation Analysis

A. WHO IS DESJARDINS?

The *Mouvement des caisses Desjardins* is Québec's largest financial institution, and the sixth largest in Canada. It is 104 years old, with \$100 billion in assets. It has 36,000 employees, 7,431 volunteer directors, 608 branches and 898 service outlets.

But it is NOT a bank.

Desjardins is a co-operative (analogous to a credit union), and belongs to its 5.16 million members. It distributes most of its profits to its members (\$483 million in 2003) and makes major contributions to society. It offers a complete range of financial services and products, but each *caisse* is independent—governed by a board of volunteers. So nothing, including communications, can be imposed on the network. Each *caisse* decides whether or not to commit.

B. WHAT IS THE COMMUNICATIONS HISTORY?

As a result of its structure, Desjardins' marketing had been poorly integrated—essentially being independently managed by a good hundred marketers dispersed throughout the *Mouvement*. Each branch had its own platform, so even though Desjardins had developed several good campaigns over the years, there was no unified, recognizable voice for the Group. For many years, Desjardins' stressed the benefits of being a cooperative. Then, towards the end of the nineties, it started to sound like a bank.

Desjardins spent the most in advertising, but because of this poor integration its share of mind was lower than its share of spending. [Crossover Note 27](#).

In 2003, it was time to reaffirm Desjardins' distinctive nature as a cooperative.

C. WHAT IS THE COMPETITIVE ENVIRONMENT?

The large banks are Desjardins' direct competitors. Their effort is often interchangeable, saying the same thing. [Crossover Note 7](#).

- *We'll help you achieve your dreams, your projects*
- *We'll help you live better and get the best of life*
- *We'll help you prosper*
- *We offer personalized advice*
- *We've got the best experts*

D. WHAT IS THE DOMINANT TONE FOR THE CATEGORY? HUMOUR

The National Bank and the Bank of Montréal² create the most noise in the category, with powerful, original campaigns and a decidedly humorous tone—a style that the Laurentian Bank also adopted recently. [Crossover Note 22](#).

² See the BMO case in *Cassies 2002*.

E. THE DESJARDINS CHALLENGE

i) Perceptually

Desjardins' brand image was not in line with reality:

- It was not seen as different and distinctive. Nor were its products.
- Its benefits (as a co-operative) were not being translated into benefits for the individual.
- It did not rate well for competence, performance.
- It was not seen as modern, dynamic, trendy.
- Its values were not well understood.
- Its message was not integrated or coherent.

ii) Product sales

For a financial institution, investment products, particularly non-traditional ones (indexed savings, mutual funds, stocks and shares) are the most profitable. However:

- Desjardins' prime target, a member with more than \$25,000 in savings, would shop around and diversify their money among various financial institutions.
- Most members with more than \$50,000 in savings dealt primarily with the competition for their investments.
- As a result, Desjardins had much lower market shares in non-traditional investment products, compared to its overall share of market.

Type of Account	% share in Quebec
Traditional deposits	43.6%
Investment funds	7.2%
Stocks and Shares	10.6%
Venture Capital	7.2%

As at December 31, 2003

- The cause? Desjardins was thought to be less competent than the banks in its investment strategies.

Objectives

1. Image: To get across that Desjardins is a cooperative, integrated financial group.
2. Marketing: To do far better with intermediate and large asset-holders,* particularly by increasing sales of investment products to them.
3. Global target: The 5 million Desjardins members, and the 36,000 employees.
4. Priority target: Intermediate and large asset-holders*

* Intermediate (large) asset-holders: Members with \$25,000 - \$100,000 (over \$100,00) in savings at Desjardins and elsewhere. They represent 12% of Desjardins members, but hold 72% of the savings.

Strategy & Insight

By examining Desjardins DNA, we were able to set down the following insight:

At a time when the differences between financial institutions and their competing products are almost non-existent, *Company Values* can make all the difference.
Crossover Notes 1 and 2.

This led to 5 communication objectives: *Differentiate, Valorize, Realize, Harmonize, Conjugate*: Here's what we mean by each objective, and how we carried it out.

1. DIFFERENTIATE³

- Create a clean break with the language of banks, and with Desjardins' recent advertising past. **Crossover Notes 16 and 14.**
- Dominate advertising noise. (5,130 GRPs; effective frequency 7+; reach 89%.)

What we did:

- Developed creative that used a different, unique, unequivocal, nuanced, human language, visually and sonically.
- Used media for presence, dominance and integration.

2. VALORIZE³

- Highlight Desjardins' unique nature: A different point of view about people.

What we did:

- Ran an umbrella institutional image campaign: the world according to Desjardins.
- Ran product-and-services ads: showing Desjardins' unique vision for its products.

3: REALIZE³

- Make Desjardins very real, by turning words into action. **Crossover Note 5.**

What we did:

- Establish competence by showing a deep understanding of people.
- Establish exceptional business relations, e.g. by the Mouvement's actions.
- Act pro-actively on all fronts (including internal marketing).

4 HARMONIZE ALL THE DESJARDINS VOICES³

5. CONJUGATE ACTIVITY ACROSS ALL POINTS OF CONTACT³

³ The submitted case added detail about the activities in all these areas.

Execution

The Creative Strategy: Things are not always what they appear.

The Campaign's Creative Pillars:

- People at the centre of all communications.
- An extract from Saint-Exupéry's *Petit Prince*: *We only see well with the heart; the essential is invisible to the eyes.*
- A quote from the Desjardins President, Alban D'Amours: *It's about time money was at the service of people.*

The Hook, the Theme: *This is not a bank.* **Crossover Note 18.**

This is the statement that the campaign hinges on. It establishes the Desjardins difference, and allowed us to harmonize all effort by starting every piece with: "*This is not a ...*"

Here is the copy of a generic print ad that explains the creative elements above.

This is not a bank.

It's the collective will to succeed. It's the means that men and women developed to truly enrich their society.

It's 5 million members who decided to do things differently. People who decided to create a financial institution that would become involved in their community, like no other. An institution that would stimulate the creativity of entrepreneurs and other individuals by sharing its resources with them. That's what makes Desjardins Québec's greatest advisory force. And that's really what defines Desjardins Group. An institution where money is always at the service of people.

Not the other way around. Ever.

Campaign Rollout

Autumn 2003: Institutional campaign

4 television messages: Mouton (sheep), Maison (house), Naissance (birth), Lac (lake)
11 print ads

Winter 2004: Institutional campaign

1 television message: Winnebago (retirement)
Print support

Winter 2004: Product campaign: Desjardins Trust

1 television message (Desjardins Funds - Anchor)
Print support

Spring 2004: Institutional campaign

2 television messages: Ristournes (mail box) and online solutions (lake)

Product campaign

1 television message: Mortgages (house)
Print support for all campaigns

Spring 2004: AccèsD products campaign

2 television messages including a promotion
Print support

Desjardins General Insurance campaign

1 television message
Billboards and radio

Harmonisation And Integration Of Communications⁴

At the end of the first year, if we put all published communications on the wall, it is clear that they are coming from the same place, an integrated financial group. On occasion, to allow for the fact that specific pieces (e.g. in Direct Marketing) need a slightly different approach, we introduced minor variations, but always with the larger objectives in mind. Some examples:

- For Desjardins General Insurance, as we were selling damage insurance, titles became *This is no longer an unprotected house; This is no longer a new sedan...*
- For AccèsD Internet services (www.desjardins.com), the white square that usually carries the lead thought became the green window of a computer.
- For business communications, the graphic layout was modified, but it was obvious that the message came from Desjardins, since we used *Ceci n'est pas* in the titles, as well as other harmonization elements.

⁴ Editor's note: Individual variation, with the larger goals in mind, is the current best practice in Integrated Marketing Communication—replacing the previous approach of slavishly importing the same “look” to different pieces, even if it was not optimal for them. See Chapters 9 and 10 in the ICA book *Excellence in Brand Communication*. For more details, see www.ica.adbeast.com.

Business Results

1. *The campaign had a strong impact on the sale of priority products.*

RRSP 2004: As at March 31, 2004, 105.32% of the objectives were attained.

Desjardins Funds campaign: Record sales of \$328 million (January 1 to March 8, 2004) even though the objective was only \$175 million. Sales objective exceeded by 87%. Furthermore, as at July 10, 2004, 80% of the yearly sales objective was reached.

Mortgage campaign: As at June 30, 2004, 119% of the annual objective was reached and share of market increased by 0.4 points in a usually very stable category.

Accès D Internet campaign: Acquisition objectives of new users for the first six months of 2004 were exceeded by 24%, and there was a 75% increase in service usage after the campaign (May 2004). Also, in April and May 2004, there was a 26% increase in password reactivation.

2. *It delivered strong results on Desjardins' image.*

Propensity of members to invest at Desjardins: The percentage who preferred to invest elsewhere went down six points.

Perception of Desjardins' profit potential: People were more convinced that investing at Desjardins would bring them as much as investing in other financial institutions: a 5-point gain. Non-members (+9 points), and intermediate and large asset-holders (+7 points) are even more convinced.

Competence of Desjardins advisors/financial specialists: People who saw the campaign were more likely to believe that staff was "very competent" (27% vs 22%).

Image: There were two remarkable advances—financial solidity +6 points among non-members, and the human touch +9% among intermediate and large asset-holders.

3. *Employee Motivation.*

The campaign was not only appreciated, it cemented the Group: management, directors, branches and employees. A chain reaction of harmonization went through the Group, with a sense of pride and belonging. [Crossover Note 32](#).

4. *A Buzz in Quebec.*

The expression *Ceci n'est pas...* (*This is not...*) was churned out in endless variations by people in the street, media and artists, finally being honoured in the mythic French CBC (Radio-Canada) year-end show, normally titled *Bye-bye*, but last year bearing the title *Ceci n'est pas un bye-bye*. [Crossover Note 31](#).

Meanwhile, L'Actualité included the campaign in a review of 2003's great events (Jean Charest's election, the war in Iraq and "Desjardins' brilliant repositioning"). Furthermore, Commerce magazine picked it as one of 2003's best campaigns.

Showing Cause and Effect between Advertising and Results

We know that the advertising broke through:

- **Recall:** By the Spring, the recall rate of messages exceeded the industry norms, with a rate of 37% to 59% (Norms: are 35% to 47%).
- **Appreciation:** The campaign was well liked by the public, above industry norms.
- **Capacity to be different; outside the advertising box.** Most people who saw the advertising thought it was distinctly different than what they were used to seeing. Results were decidedly above average, especially among the intermediate and large asset-holders in Montréal, who were almost unanimous (92%).
- **Message credibility.** Here again, higher than the 69% average, with between 74% and 79% of people judging the advertising credible.

And as an overall statement, we can say that there was nothing in the marketplace that could have accounted for the results just discussed, except this total repositioning and re-branding, in which advertising played the major role.

End of Case. Crossover Notes follow.

INTRODUCTION TO CROSSOVER NOTES — CASSIES 2004

[Desjardins Version]

Crossover Notes have been going for several years, and now run to 30 pages.

We used to attach the full set to each case, but to save a few trees, we are now customizing each attachment. It can still be quite long, but not 30 pages.

The idea of Crossover Notes occurred to me while I was editing Cassies 1997.

I was a consultant by then. But before that I had clambered up to the group product manager level at P&G, and been President and Vice Chairman at O&M—both in Toronto. These companies were passionate about “lessons learned,” and so was I. It’s hard to believe now, but we felt rushed off our feet even then. Compared to today, though, we had time to study if campaigns were working or not, and come to conclusions about why.

There are lessons, like gold dust, in all the Cassies cases. So in 1997 I decided to extract them. This started with bite-sized footnotes about lessons that “cross over” from one case to another. And the idea kept growing. It is still anchored to the winning cases, but I also draw on other thinking for more complex issues.

You can use Crossover Notes in two ways. Although they didn’t start out 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 over 120 published cases. They’re an immense and growing body of experience. I hope I’ve helped pass some of this on.

David Rutherford

Toronto: November 2004.

For comprehensive advice on brand-building, see *Excellence in Brand Communication*—authored by leading Canadians from across the marketing and advertising spectrum.

It is published by the ICA. See www.ica.adbeast.com.

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All Cases	Desjardins
1. What a Brand Stands For.	✓
2. Brand Truths.	✓
3. Core Equity versus Price & Promotion.	
4. Business Strategy dictated by the Brand Positioning.	(✓)
5. The Total Brand Experience.	✓
6. Should the product be improved?	(✓)
7. Fighting for the Same High Ground.	✓
8. Classic Rivalries.	
9. Turnarounds.	
10. Conventional Wisdom—should it be challenged?	
11. The Eureka Insight.	(✓)
12. Changing the Goalposts.	(✓)
13. Immediate vs. Long-Term Effect.	
14. Refreshing a continuing campaign.	✓
15. Baby with the Bathwater.	(✓)
16. When a campaign stumbles.	✓
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26. Awareness Alone.	
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33. Changing the Target Audience.	
34. Longer and Broader Effects, and A Closing Thought.	

The Notes for this case are marked ✓ and are attached. Some of these refer to others—marked (✓) and also attached. This then starts a chain reaction—because some of the (✓) Notes *themselves* refer to others—but we decided to stop at this point. The full set can be downloaded from the Case Library section of www.cassies.ca

DESJARDINS. CROSSOVER NOTES. CASSIES 2004.

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 what is the *essence* of this, or the *abiding truth* of that.

But 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 on 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 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, "what the brand stands for" is critical.

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, and evolve? 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 is to say the obvious as loudly and 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 their search for Brand Truths 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 performance was a religion on Tide, and Tide delivered, despite the cliché that all detergents are alike. But this was only the glimmer of a 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 detergent in exchange. They adamantly refused, delivering off-the-cuff endorsements that no copywriter could ever have come up with. 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 as a turn of phrase, it’s a relatively new thought.

It arrived partly because of multiple media choices, and partly with the growth of services (as opposed to products.) Your treatment by a retailer or telco or airline has more effect than fleeting exposure to a beautifully crafted advertisement—and if the experiences are dissonant, then something is wrong.

Cassies cases have historically been about advertising, but they are evolving to include the idea of “every point of contact.” At its highest level (*Crossover Note 4*) this is much more than communication, but most of the time now it comes under the heading of Integrated Marketing Communication.

Integrated Marketing Communication is much more profound than making sure all effort has the same “look and feel.” In fact, that notion is simplistic, for the obvious fact that the techniques of one discipline don’t necessarily work in another.

³ P&G defined “what the brand stands for” by the document they called The Creative Strategy. In those days, if anyone even dreamt that the Tide Creative Strategy should include whitening, brightening etc. it was seen as an offence against all that was holy.

One of the agencies uses what it calls the “organizing idea.” This is analogous to “what the brand stands for.” All the communication/ promotional disciplines therefore have the same focal point, but they work to achieve their goals in the way that works best in their medium. Of course, if there are certain words, pictures, icons, slogans etc. that work in more than one medium, they will be used. The point is never to force fit. Over the years, various cases have referred to the total brand experience. This includes the following:

Cassies III: Richmond Savings. Cassies 99: AGF Funds. Cassies 2001: Clarica, Clearnet, i-wireless. Cassies 2002: Bank of Montreal, ED, Lipton Sidekicks, Scotiabank, Sloche. Cassies 2003: Bubba, Dodge SX 2.0, Irving Mainway’s Coffee, Manitoba Telecom, MINI, United Way, Université de Montréal. Cassies 2004: Cirque du Soleil (Zumanity), Desjardins. Family Channel, Gaz Metro, Réno Dépôt.

- 7. Fighting for the Same High Ground.** A brand has to be distinctive. Some take this to mean that you should not fight for high ground already held by a competitor. It comes out as “our positioning has to be unique.” This sounds so right, how can it be wrong? Consider Cassies III. Lever wanted to pre-empt the arrival of Oil of Olay bar from the US, and decided to kick-start Dove sales via new advertising. They had a spectacular demonstration of mildness. When Dove is subjected to a litmus test, the paper does not change. With soaps—including Ivory—the paper turns an ugly blue. But Ivory owned mildness. Those against fighting for the same high ground predicted disaster. But Dove attacked anyway. Four years later Dove was up 73% in dollar sales, and Ivory had dropped to half of Dove’s dollar share. And how do you decide whether to attack or not? On winnability. Ivory held the mildness position, but with “litmus” Dove had a superb claim on that territory.

The key is how you think about distinctiveness. It is certainly essential, *but it does not have to come from positioning*. Consider Duracell and Energizer. Duracell staked out “lasts longer,” and Energizer languished in other territory for years. Eventually they decided to attack, and the Energizer Bunny has been going and going ever since. Both brands have the high ground positioning. They get their distinctiveness from *execution*. One last case. Sunlight wanted to attack Tide on cleaning, but decided that a frontal assault would almost certainly fail. So they re-defined “clean” as the joy of getting dirty, and won the Grand Prix in Cassies 99.

[I’m not saying you should *always* attack occupied high-ground—just debunking the idea that it has to be a mistake. In Cassies 2004, Cottonelle, Desjardins, Gaz Metro and Réno Dépôt were all successful by sidestepping or redefining the high ground. Even so, the high ground is still one of the first places I look.]

14. Refreshing a continuing campaign. When I was at P&G, and later at O&M, all the big advertisers and their agencies thought in terms of campaigns. If we were developing new advertising, the comment “that’s just a one-off” was a kiss of death.

In those days, a campaign was usually defined by what a brand did on television. There would be one commercial, or a pool, and they would be refreshed over time. Nowadays, influenced by the ideas of “media neutrality” and “every point of contact,” a campaign is more complicated. But it’s fair to say that we (clients and agencies) still believe that campaigns are the right/best way to build a brand.⁴

The belief in campaigns evolved intuitively. But more recently, the idea of “the brand relationship” has taken hold. This is the notion that (in a way) we treat brands like friends. Brand Truths can come out of this type of thinking, as can other insights. I know of one researcher who says, “I want to know what you think of the brand, but I also want to know what the brand thinks of you.”

Relationships themselves can be very different, but for most people, they are based on things like trust and consistency, without being boring or predictable. This has led to the idea that brands should present a consistent face over time (assuming, of course, that they are standing for the right thing in the first place.)

So the intuitive belief is in line with the “relationship” view. There is still the question, though, of what is a campaign? At one time, packaged goods advertisers (and some agencies) believed in strict pool-outs. But campaigns do not have to be this tightly formatted. The following list starts at the most rigid and extends to the most holistic. All the examples have successes and failures, and the list is not a comprehensive one because some campaigns don’t lend themselves to being categorized. It will give an idea of the possibilities, however and (I hope) free up what can be rigid thinking:

- **Strict Pool-Out.** Campaigns like “Who wants Gum? I do. I do.” A similar situation is pooled out time after time, in a repeated format, often with a USP demo or slogan. Some people think this type of advertising is passé. Others remember it fondly, and wonder what happened to the way it used to be.
- **Hall of Fame Pool-Out.** Some think pool outs are dull, boring, predictable and clichéd. Not necessarily. The 20-odd year campaign for Hamlet cigars in the UK is rigidly formatted, but is spectacularly creative and effective.
- **Situational Pool-Out.** These don’t have the format of the strict pool out but still have a clear connection between executions. Diet Pepsi’s “forever young” and Pro•Line’s “anyone can win” are examples. So are Fido (dogs) and Clearnet/ Telus (flora and fauna). Huggies “Happy Baby” is one of the longest-running.

This category includes spectacular executions like “Manhattan Landing” and “Face” for British Airways, though it can be hard to keep coming up with ideas this big. Kit Kat is a different example, where the idea of “break” continues, and the challenge is to keep it up to date.

⁴ A 30-something creative friend said to me, “where does this belief in campaigns come from? Young people today want constant change. What’s so wrong with a stream of one-off ideas?” This would have been seen as heresy at one time, and perhaps still is. But it’s food for thought.

- **Icons.** These can anchor a campaign (Maytag Man, Marlboro Cowboy) or be a property (Tony the Tiger, Pillsbury Doughboy). As I write this Michelin is trying to make more of the Michelin Man. Some see icons as a yesterday idea, but I think that's a mis-call—it depends how it's done. Absolut Vodka uses its bottle as an icon, and it's brilliant. The Familiprix pharmacist is hilariously effective, and could become an icon (the creative is in the case history section at www.cassies.ca)
- **Spokes-people, and Spokes-animals.** Dave Thomas and Colonel Sanders, god rest their souls, are examples, as is Morty the Bison for Manitoba Telecom.
- **Storytelling with continuing character(s).** The Oxo family in the UK is one of the longest-running examples. Bartles and Jaymes was a wonderful success story in the US. Personalities have been very successful in Quebec e.g. the Pepsi and Listerine Grand Prix winners in Cassies I and II.
- **Music-Based.** Music sometimes goes beyond a supporting role, and becomes part of the brand character. Soft Drinks, Cars, Fast Food, and Beer have all built campaigns this way. In packaged goods, becel's "young at heart" campaign would be an example.
- **Consistent "Voice and Attitude."** These campaigns are held together by something more subtle than anthems, slogans, structure, and icons. Perhaps the most impressive was Volkswagen in the 60s. Individual executions were very different (some serious, some comical, some ironic, some dramatic) but they all had the Volkswagen voice and attitude. Brands like Nike are in this category. Benneton is an extreme example. As I write this, I'm remembering some Fedex ads that would fit this category ("I have an MBA" and "You're a heck of a man doing a heck of a job, Lewis.")
- **Same core message. Customized execution.** To people with a "pool-out" mindset, this hardly qualifies as a campaign at all, because individual executions are totally different. But the overall effect can be very powerful.

The best Cassies example is the 4-year Dove case, which has been used to illustrate a number of points in these notes. The campaign started in late 91 with "Litmus," a scrupulously simple demonstration, with a haunting music track, no voice over, no people, and the story in supers. Then came the exact opposite: a raucous candid-camera commercial of women in a focus group doing the litmus test for themselves. Then another shift—to a talking-head message from the scientist who invented Dove. Finally, back to another demonstration—this one like "Litmus" in tonality, repeating the haunting music.

Someone with a strict pool-out mental model What held the campaign together was a continuing promise (mildness), an element of surprise, and a straightforward & honest brand character. The format varied completely, with no continuing slogans or visual icons.

Note: It is usually not a good idea to pre-set the type of campaign you need. Best practice is (1) define the issue (2) create the best solution (3) let the type of campaign fall out of this.

It's an open question whether today's obsessively short-term attitude is causing us to lose the drive we once had for creating great campaigns. I hope it isn't.

16. When a campaign stumbles. This might be a momentary stutter and (if we were clairvoyant) we would make a minor fix, and keep a long-running campaign going. But it might be the first clue that something is going dangerously off the rails. There's no crystal ball, and the pressure of the situation can lead to snap (and wrong) judgments. The best answer usually comes from applying a blend of experience, judgment, intuition, vision, and research. Here are some pointers.

1. **Dig deep into trends and tastes.** You could be on the wrong side of a tectonic shift: a remorseless re-shaping that transforms everything. Tectonic shifts can be massive. "Made in Japan" used to mean a cheap, shlocky, knock-off, and North American business took years to see what was coming. *Crossover Note 6*. The entire geography of marketing and communication is a tectonic shift, with the added thrill that the tectonic plates are moving fast. In terms of brands, consider Listerine. "Always a bridesmaid, but never a bride" started life in a Listerine advertisement, reflecting a bad breath positioning that had been in place for as long as anyone can remember. But a shift was happening, towards the idea of a healthy mouth. (See Cassies 1995 and 2002). Something similar has happened in toothpaste. At one time, Pepsodent ("you'll wonder where the yellow went...") was the leader, and whitening was the high ground. Crest came along with fluoride (and dental association endorsement). This transformed the market, and Pepsodent slid into history. Over the next generation, though, cavities stopped being the problem they once were.⁵ The market started to shift towards "mouth health" and Colgate got there first with Colgate Total, knocking Crest off its #1 perch. Crest responded with Crest Complete—and now the whole market has come full circle with a furious battle for whitening again.
2. **Look at the goalposts.** If they really haven't changed, then it's likely that you just have a short-term stutter to fix. But if they have, try to envisage the new game. See *11. The Eureka Insight*, and *12. Changing the Goalposts*.
3. **Think through the change needed.** See *6. Should the product be improved?* and *14. Refreshing a Continuing Campaign*.
4. **Make change for the right reasons.** It's broadly true that long-running campaigns—kept fresh and relevant—are great brand-builders. And it's sadly true that new people, wanting to make their mark, make change for change's sake. But once in a while, wholesale change is right.

Molson Canadian (Cassies I) was a niche player when it launched "What Beer's all About" in the late 80s. This put Canadian in the mainstream, and it took over from Labatt Blue as market leader. You'd think they'd want to keep going with "What Beer's all About." And they did for a few years. But they realized tastes and trends were shifting. To stay ahead of this, they launched "I AM" in the mid 90s (Cassies III). This was successful but eventually it too ran out of steam, and Canadian re-incarnated again with "Joe's Rant," as described in Cassies 2001. See also *15. Baby With The Bathwater*.

Note: Many "turnaround" cases have faced issues of this sort. In Cassies 2004, Desjardins, Quebec Milk, Kit Kat and Sienna would be examples.

⁵ Ironically, Crest had helped make this happen, by driving the whole market in this direction.

18. Keeping it Simple. We know that complicated things go over our heads. But when it comes time to approve a creative strategy there's an urge to cram things in. This has to be resisted. Procter & Gamble called it "the pain of leaving things out."

Scott Bedbury ("the client" at Nike and Starbucks) blames clients for wanting too much in. Given what's at stake, it's easy to see why a client doesn't want to leave things out. But Bedbury has a point. It's hard for an agency to say no when the client says, "why not leave it in."

There's a sub-set of this when a brand has an emotional benefit *and* a rational claim. Examples would be (1) Philly in Cassies III with "permission to indulge" and "60% less fat." (2) Scotiabank in Cassies 2002, selling individual services and creating an overall image (3) Campbell's Soup in Cassies 2002, wanting to modernize its image, and get nutrition facts across. Something has to give i.e. the more points you want to make, the lower the impact of each. Agencies may try to point this out, or may stay silent. This is where experienced research companies can help. They have evidence-based answers as to the trade-offs involved.

The points so far have been at the strategic level, but the execution should also be simple—or, said better, *simple for the audience to take in*.⁶ Here, we have to watch for the fact that we know what we are trying to say, and so an ad may not be as simple or clear as we think it is. A director can also complicate or simplify a commercial in ways that evolve after a script is approved.

Overall, though, it's noticeable that virtually all Cassies advertising is simple.

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 two financial cases in Cassies 2002 (Bank of Montreal and Scotiabank) both use humour. As of Cassies 2003, I was saying that the financial category has thrown off its "serious" straightjacket. And in Cassies 2004 the Desjardins case-writer suggests that the pendulum has swung too far, pointing out that virtually all the Quebec banks are on a humour tack.

Sometimes humour must be avoided, even when the temptation to use it is strong. Jokes about erectile dysfunction are an easy laugh, but not to men who have ED. So the ED campaign in Cassies 2002 was conspicuously serious. By the time we get to Viagra, though, the mood has become distinctly jaunty. See "Good Morning" in Cassies 2003.

⁶ This is an "eye of the beholder" issue. My kids have no problem processing ads that I find very busy. They don't "get" some ads that I understand perfectly—and so on.

27. Share of Mind, Share of Voice, Spending. When we assess media effort vs. competition we usually measure spending and share of voice. Everything being equal, SOV is important. But there are many times when things are *not* equal. What do we know about weight versus creative content? Split-cable markets show that extra-spend tests work quite often, but far from all the time. The conclusion is that weight alone is not enough. This is why Share of Mind (what gets through) is a better measure than Share of Voice (what is spent).

A host of research studies show that creative effectiveness has much more leverage than media weight. This means that if you have effective creative, increased media spending *may*⁷ work. But without proven creative, there is not much point in spending more on media.

This field is far more complicated than a Crossover Note can cover. If you are interested, you should get on the WARC website and find papers by Lodish, Jones, Blair, Ehrenberg, McDonald, Feldwick, Hollis and others. You'll find a kaleidoscope of views amongst these experts, from guarded agreement to withering attacks cloaked in academic politeness. A good place to start is the paper that summarizes the split-cable results: *General truths? Nine key findings from IRI test data*, by Lodish and Lubetkin, Admap 1992.

31. Transcending Advertising. A number of Cassies campaigns have transcended advertising in the sense that they have moved into popular culture—at least for a while. Generally, advertisers and agencies are pleased when this happens, though there are usually some nay-sayers asking questions like “Is it on strategy? Is it relevant? Is it building the business?”

This happened with Wendy's. "Where's the Beef?" had a lot more than 15 minutes of pop-culture fame. But did it help the business? I've seen arguments on both sides. Budweiser and "Whassup" faced similar questions, though I think the consensus is that it was good for the brand. Cassies cases that mention this effect—always positively—include Richmond Savings (Cassies III); Molson Canadian, Tourism New Brunswick, Manitoba Telecom (Cassies 2001); Bank of Montreal and ED (Cassies 2002); Familiprix, Irving Mainway Coffee and Motrin (Cassies 2003); Desjardins and Quebec Milk (Cassies 2004).

Viral marketing is the latest incarnation of effort that transcends advertising. There has not yet been a Cassies winner based on this, but it would be good to see one.

⁷ The reason for the “may” is that most models of media effort show diminishing returns as weight increases past a hard-to-find optimal level. See also [28. Media Learning](#).

32. Internal Marketing. When the Cassies started in 1993, internal marketing, in its own right, hardly existed at all. Now it's seen as crucial to 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.

ADDITIONAL (✓) CROSSOVER NOTES

- 4. Business Strategy dictated by the Brand Positioning.** This goes deeper than the "Ps" of Marketing. Product, Pricing, Packaging, Promotion, and Place must all support the Positioning. But some companies allow their concept of "the brand" to dictate business strategy as a whole. Clearnet and i-wireless are examples in Cassies 2001. Family Channel and Gaz Metro are others from 2004. From the broader business world, Virgin is often cited as an example. So is Lou Gerstner's turnaround of IBM. Apple used to be a poster child, and perhaps will be again. People blow hot and cold on Nike, which makes Scott Bedbury's book *A New Brand World* a fascinating read.
- 6. Should the product be improved?** Some years ago it was an axiom of marketing that your product, at a functional level, must have an advantage over its competitors. In packaged goods, for example, it was considered foolish to launch a new brand unless it was a blind test winner over its major competitor—ideally overall, and at least for a highly desirable benefit.⁸

That thinking has shifted, and it's commonly said today that it's impossible to sustain a functional advantage; that competition can match you in a matter of weeks or months, or even days with some technological products. This has had a paradoxical effect. Some people are almost frenzied in their desire to keep their product (or service) improving—fearing that if they don't, they will be left behind. Others go into a slipstream mode—letting others face the headwinds, then matching what they do.

John Philip Jones (the much published Professor of Communication at Syracuse University) is vocal on this, saying that we do *not* live in a parity world—that imitators may try to match the innovators, but they often don't quite succeed. His view (and I share it) is that it is dangerously complacent to assume that functional parity is the way of the world.

⁸ There was still the "pre-emptive" possibility i.e. staking out a convincing claim for a parity benefit before anyone else did. But, in general, having a product edge was seen as important

Another danger is the belief that “marketing” can compensate for a weak product. This led to the debacle a decade or two ago when North America systematically under-invested in product. The Japanese, and later the Europeans and others, did exactly the opposite—and carved out the market shares we see today.

There’s no question that the cost to upgrade a product can be daunting, especially with the financial pressure to deliver short-term returns. Nevertheless, many Cassies cases reflect the investment. For example:

- Listerine in Quebec in Cassies II, with an improved taste.
- Chrysler in Cassies III, with the NS Minivan.
- Pontiac Sunfire in Cassies III.
- St Hubert in Cassies 99, upgrading their entire operation.
- Sunlight in Cassies 99, with improved cleaning.
- Home Furnace in Cassies 2002.
- Lipton Sidekicks in Cassies 2002.
- Irving Mainway Coffee and Source Yogurt in Cassies 2003.
- MINI in Cassies 2003.
- Motrin in Cassies 2003, adding stronger skus.
- VodKice in Cassies 2003, remodelling the Boomerang portfolio.
- Cirque du Soleil in Cassies 2004, by adding Zumanity to their portfolio.
- Kit Kat in Cassies 2004, keeping Original the same, but launching Chunky.
- Toyota Sienna in Cassies 2004, with multiple upgrades.

Still others achieve their gains with no change in product—though the existing product is in all cases good, and sometimes better than the competition. These cases would include:

- Crispy Crunch in Cassies I.
- Pepsi in Quebec in Cassies I.
- Oh Henry! in Cassies II.
- Buckley’s, Dove, and Philadelphia Cream Cheese in Cassies III.
- Eggs, becel, and Wonderbread in Cassies 99.
- Kraft Dinner and Lipton Chicken Noodle in Cassies 2001.
- Campbell’s, Diet Pepsi, Listerine, and Pro•Line in Cassies 2002.
- All the major beer winners over the years.
- Aero, Dodge SX 2.0, Familiprix, Super 7, in Cassies 2003.
- Cottonelle and Milk in Cassies 2004.

Technology cases are harder to categorize, but usually have improvements. Service companies (e.g. Desjardins, Gaz Metro, Réno Dépôt in Cassies 2004) may not have radical surgery, but often make improvements as part of the “total brand experience.” Some cases make the point (e.g. Clearnet in Cassies 2001 and Lipton Sidekicks in Cassies 2002) that if your functional advantage is going to be matched, you had better develop an advantage through brand personality/character/equity. There is no cookie-cutter answer. Each situation has to be assessed on its merits.

11. The Eureka Insight. These feature in many cases. Some examples:

- Oh Henry! None of the gut-fillers had tried to own hunger, even though it was the high ground for the category. Cassies II. See also *Crossover Note 7*.
- Buckley's. Rather than side-step their bad taste, Buckley's relished it. Cassies III.
- Chrysler. Minivans were "my most expensive household appliance." Even so, *emotion* was the key to an immensely successful launch. Cassies III.
- Philadelphia Cream Cheese. In research, people often do not own up to what they really want, which in this case was "permission to indulge." Cassies III.
- Richmond Savings. Almost everyone hated banks, but it still took insight to turn this into the "Humungous Bank." Cassies III.
- Eggs are natural, but in word-association tests, consumers did not say so. (See *12. Changing the Goalposts* next.) The farmer campaign brought "natural" to life.
- Sunlight. Getting dirty is fun. This is diametrically opposed to the conventional wisdom, dominated by Tide, that clean is good and dirt is bad. Cassies 99.
- Fido in Cassies 99. Competitors were fighting on promotion/price. In an echo of Apple vs. IBM, Fido saw that consumers needed the human touch. See also Clearnet and "the future is friendly" in Cassies 2001.
- Diet Pepsi found a way to be youthful without being too young in the "forever young" campaign. Cassies 2002.
- Listerine in Cassies 2002: healthy gums, after a century talking about bad breath.
- Pro•Line in Cassies 2002: Appealed to non-experts with "Anyone can win."
- Aero. Saw the power of "melting" in Cassies 2003.
- Crown Diamond. Used the fact that men hate to paint in Cassies 2003.
- Super 7. Ignored the political correctness of being tasteful. Cassies 2003.
- Cottonelle. Talked to women as women, not as "family." Cassies 2004.
- Quebec Milk. Saw the blindingly obvious. That just asking people to drink more milk might cause it. Cassies 2004.
- Toyota Sienna. Realized that the answer lay not in what minivan buyers do, but in what SUV buyers do. Cassies 2004.
- Virtually all the cases in *Crossover Note 10*.

12. Changing the Goalposts. Some insights come from suddenly seeing what was always there to be seen. (Sunlight's Cassies 99 joy of getting dirty would be an example.) Others re-frame the problem, such as:

- Cow Brand Baking Soda's extended usage.
- Johnson's Baby Shampoo's adult re-positioning.
- Cereals trying to get eaten as a late night snack.

Insights can also spring from what is *not* being said. The Eggs case in Cassies 99 is an example. Word-association tests played back any number of benefits, but did *not* identify that eggs are natural. Somehow, this omission caught the agency's eye, and they turned "natural" into a powerful campaign using real farmers. This turned around a 17-year decline.

Purina is another example. At one time, everyone sold dog-food on taste and nutrition. Not surprisingly, consumers played back that these were important, reinforcing the conventional wisdom. Suddenly, the team at Scali/Purina saw the significance of the unspoken (and deeper) truth—that a dog is part of the family. This led to the immensely effective "helping dogs lead longer lives" campaign.

Purina also points up another way to get insights—by looking beyond Canada. Similar thinking had produced the famous "prolongs active life" campaign for PAL dogfood in the UK.

15. Baby with the Bathwater. Campaigns can run out of steam, and it may be right to throw everything out (*Crossover Notes 14 and 33*). But it's worth checking to see if anything should be kept. "I am Canadian" from the "I AM" campaign in Cassies III was discarded when the campaign later faltered. It came back with "Joe's Rant," with a twist. The Campbell's Kids re-appeared in Cassies 2002 after years of oblivion. It will be interesting to see how this plays out. Cottonelle in Cassies 2004 knew that they had properties in the cottony soft jingle etc. But these were also dating the brand. So they found a way to use the jingle in a tongue in cheek way.

Quite often, long-running properties get discarded because the people who believe in them move off the brand. On Smarties, this happened with "Red Ones Last," though I see that it has come back, in a back-handed way. (I'm referring to the ad with two nerdy guys in the office who—in their own minds at least—get the girl.) Sometimes they are discarded for a good reason. Dove's "pour shot" had appeared in every commercial since launch. For Litmus (Cassies III) the Canadian team decided to drop it—to help consumers see Dove in a new way. Despite this logic, the international powers-that-be (at client and agency) reacted as if Dove was at risk of imminent death, and said so in no uncertain terms. Their sense of bereavement turned to horror when their advice was ignored. The "Litmus" commercial ran without the pour shot, and was immensely successful. Interestingly enough, when people were asked if the commercial had the pour shot in it, a goodly number said yes.

This is an important point about long-running properties. Many people believe they should be used in every piece of communication—and in the normal run of things, this is a good idea. But if you have reason to drop a property for a while⁹ consumers will not forget it. These images have a grip on long-term memory. Think about it this way. Imagine you want to *erase* an image that has got its hooks into the consumer's mind. Could you do it? I watched Lever try for years to erase Wisk's "ring around the collar" image. It wouldn't budge. That said, my view is that (in general) we are too quick to change things—probably because we want to leave our imprint on the brands we are entrusted with.

One of the main reasons brands are valuable, as covered in *Crossover Note 1*, is that they accumulate added values over time. There is no formula for doing this, but the evidence says it does not happen if a brand keeps changing the face it presents.

I need to stress that I am *not* advocating no change, but something closer to Paul Feldwick's "exercise" model in *Crossover Note 13*. Let the effort on the brand be part of a coherent program, evolving as needed over time, all building brand muscle.

A CLOSING THOUGHT

Throughout my career the unspoken assumption is that advertising has to help make things *grow*—brands, businesses or both. And what could be wrong with that?

But the engines on an airliner not only help it climb, they save it from falling out of the sky. There is inescapable evidence that if a brand is unsupported, it may glide for a while, but eventually it will fall. Or, to use another analogy, a successful brand is like a goose laying golden eggs. If it didn't lay as many eggs as you wanted it to, would you starve it? I don't think so. But that is what we seem to do with brands.

David Rutherford

⁹ On Prairie Milk in Cassies 2004 they dropped the classic pour shot because it is a cliché to teenagers.