

# Tesco Bank: Talk to the Heart

AWARD WINNING EDINBURGH INNOVATION

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Tesco Bank wanted to grow their share of the international money transfer market during the holy month of Ramadan. Research showed a large proportion of non-UK born nationals were already Tesco shoppers, and were receptive to the idea of using MoneyGram, but that awareness of the service was low. We were tasked with raising awareness, driving engagement and ultimately increasing the number of transfers during the period. We knew personalisation could deliver the awareness, loyalty and engagement we needed but we had to get creative!

## **Background:**

There are many ways to send funds overseas, and lots of firms competing for customers. Tesco Bank offers a money transfer service via MoneyGram in hundreds of their stores across the UK. Offering customers a convenient way to send money whilst doing their everyday shopping.

Our research showed that a large proportion of non-UK born nationals are already Tesco shoppers and that they were receptive to the idea of using MoneyGram, however, awareness of this in-store service was very low.

**Objective:** Tesco wanted to grow its share of the international money transfer market during Ramadan.

Ramadan is the most sacred month in the Islamic calendar. For Muslims, Ramadan is a time of fasting and reflection, a time to cherish family, friends, and neighbours and help those in need.

It is also a time that sees an increase in people sending money overseas, as during this period it is customary for Muslims to give a fixed percentage of their savings to the poor.

Tesco Bank, therefore, tasked us with raising awareness of their money transfer service and driving engagement with consumers in order to increase international money transfers through their in-store MoneyGram service.

However, the campaign budget was very small, and Tesco are significantly outspent by their competitors, such as Western Union, so we had to find a way to make our campaign stand out and be noticed by our audience.

**Strategy:** Thanks to the convergence of smartphones, social media and data analysis, the ability to personalise marketing messages is becoming more and more detailed and we're now able to speak to people in the right place and at the right time like never before.

**But what about speaking to them in the right language?**

Nelson Mandela once said: “Talk to a man in a language he understands it goes to his head, talk to a man in his own language and it goes to his heart”.

## Personalisation would deliver deeper engagement from our audience

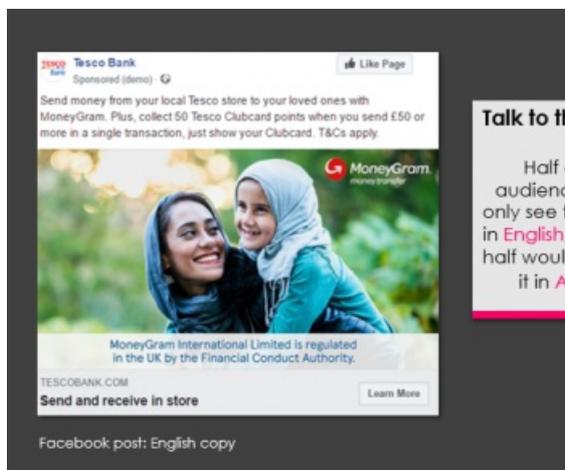
Multiple studies have shown the benefits of personalisation and its effect on awareness, loyalty and engagement. The Boston Consulting Group found that brands which offer individualised products, services or experiences were growing 2-3 times faster than brands that didn't.

Given that we knew English was the second language of our audience, we felt sure that **targeting them in Arabic** would not only stand out visually but would create a personal connection that would drive a much deeper engagement and take-up of the service.

With our limited budget, we knew we couldn't spread the campaign across multiple areas and channels. We needed to focus on finding a format that would allow us to **target our audience** and be **measurable**. We identified that **Facebook** could deliver not only a highly targeted campaign using multiple data layers but also an environment where our audience was already connecting with their loved ones.

So, we knew we wanted to speak to them in their mother tongue, but how could we accurately target them? Whilst on the face of it you'd think this would be easy, Facebook won't allow advertisers to target people based on religion. So, we had to get creative. Working with Facebook, we were able to build our audience based on keywords and phrases used around Ramadan, along with relevant interests, behaviours, and language settings to give us a highly targeted campaign, but with a robust audience size.

Then, in order to test and measure the campaign half of our audience would only see the advert in English, the other half would only see it in Arabic.



**Talk to their heart**

Half of our audience would only see the advert in **English**, the other half would only see it in **Arabic**.



## Native arabic copy and English copy on Facebook

### Results: Listen to your mother (tongue)!

Everybody loves being proved right and we couldn't have been happier, as our theory about using Arabic was proved right when the click-through rate of the native copy outperformed the English copy by 92%! The campaign delivered over 5 million impressions and reached over 670,000 people in the UK. We had not only raised awareness but helped deliver over a 10% uplift year on year.

Our client was delighted with the results:

“With our brief for this campaign, we challenged the team at MediaCom to come up with a fresh approach to reach customers with our Ramadan campaign. Their response to our brief surpassed expectations, forging into new territories, and pushing the boundaries of our standard campaign activity. Their innovative targeting models utilised our unique datasets to their full potential, delivering strong results and tangible uplift in sales.

MediaCom's approach was so successful that it now forms a core part of our on-going trade strategies.” Nigel Hunt, Marketing Director – Tesco Bank

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