

Financial Services: Behavioural Change

A national consortium of Australian banks and credit card providers had committed to a national increase in the security of card sales, at point of sale. To enact their plan, it was necessary to create awareness, grow understanding *and* change behaviour, amongst 7 million customers, across Australia. Come launch day, every Australian paying by card, at every restaurant and retailer across the land, would have to now use a PIN rather than a signature, to authorise payment.

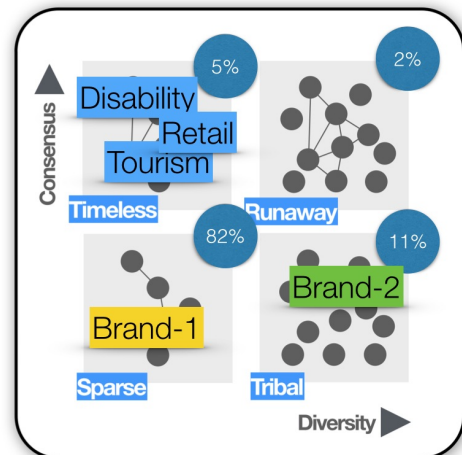
The card providers were on a tight schedule, and aware that their project would impact and engage a highly complex set of stakeholder communities. If the pre-launch communications missed their targets, consumer commerce would grind to a halt at launch. Failure was not an option.

Crucial to success was to identify, and understand the key drivers of engagement amongst that web of stakeholders—the narratives which the project would impact, and the key actors, media and organisations whose responses to that impact would in turn, orient public opinion on the project as a whole.

Given the high stakes and tight timeframe, the consortium required near real-time insight 'in the wild'—traditional research approaches were considered inadequate to the task. To assure the communications power necessary to ensure success, the consortium turned to our Landscape and Pathfinder products.

Landscape was chosen due to its ability to first *discover*, then *describe*, topical engagement 'in the wild'. This capability was sought by the consortium to deliver clear understanding of which aspects of the project would drive engagement. Additionally, Landscape characterises the *nature* of such engagement, to provide guidance on the most efficacious manner in which the consortium should, in turn, 'engage with engagement' to amplify its voice and increase communications impact. Empowered by this knowledge, it could prepare powerful communications, select spokespeople, and nurture media contacts, before the campaign was even in play—confident that it would have all the necessary resources and relationships to hand if and when required.

<p>Timeless 5%</p> <p>A small number of narratives, campaigns or, indeed, brands. Characterised by long-term, deep engagement, driven by a small number of key players who are often experts and authorities.</p> <p>These are authentic. They matter to people.</p> <p>They are long-lived. They are good choices for the positioning of brands or themes for communications. As issues they are expected to persist or grow.</p> <p>They are high-value but difficult to own. Focus is key. Communications power comes from the understanding of what has long-term significance, and alliance-building with the existing players.</p>	<p>Runaway 2%</p> <p>A very small number of narratives, campaigns or, indeed, brands. Characterised by intense, engaged individual experience with strong timeless themes.</p> <p>Fast-changing, yet potentially resulting in lasting transformation of the world.</p> <p>A volatile environment for the positioning of brands or themes for communications. Strong opportunity if there is positive alignment, or great threat if it is an opposed issue.</p> <p>Communications power comes from detailed understanding of, and alignment with, both the timeless drivers and the in-the-moment significant experiences of those connected to the narrative.</p>
<p>Sparse 82%</p> <p>The vast majority of narratives, campaigns or, indeed, brands. They are narratives which will fall away without investment of time or resources.</p> <p>These are transient. They are poor choices for the positioning of brands or themes for communications. As issues, they are not expected to persist or grow.</p> <p>Strategically, these are often easy to 'own'; but they must be driven (or connected) to greater relevance and/or differentiation to have long-term value.</p> <p>Communications power comes from building stronger connections to more engaging narratives.</p> <p>As existing campaigns or issues, they are worthy of tracking</p>	<p>Tribal 11%</p> <p>Characterised by intense debate. Personal experience often drives engagement. Commercial perspectives often drive divergent POVs.</p> <p>We see that the vast majority of this debate, this flow, has no impact: indeed <<1% of content over any given period will have any significance.</p> <p>So, although it's easy to be a participant, it is far more difficult to be a player or leader, in this space.</p> <p>Communications power comes from an understanding of what is significant in the moment—leverage the power of authentic individual experience via sharing or aggregator/curation.</p>

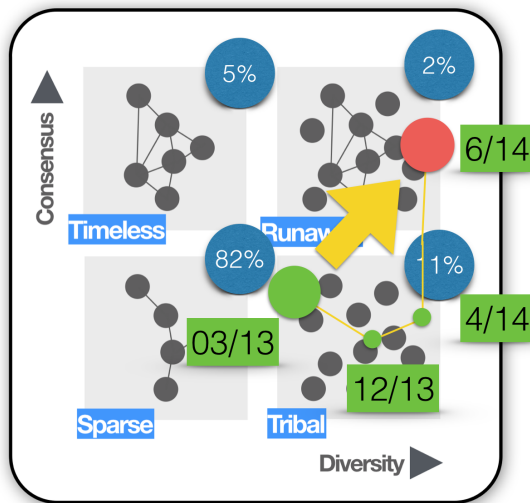


Tourism, disability, and retail: timeless narratives which required special consideration

Qualitatively different nature of engagement is best addressed through different strategies...

Landscape quickly identified the timeless narratives which connect to the changes planned—disability, retail and tourism. These were thus high-priority areas, in relation to which understanding of stake holders and engagement were essential. Landscape also flagged that the consortium faced a singular challenge: in the wake of the Global Financial Crisis (GFC), the narrative of ‘the people vs the banks’ was strong and active. To avoid negative association with that narrative, they needed to avoid certain communications modes, and to emphasise others. It was vital that they were seen to be understanding of, and aligned with, the authentic concerns of their stakeholders. Rather than presenting the project as a *fait accompli*, they must be observed to ‘engage with engagement’ —to be a part of the story rather than making the attempt to dominate it from outside.

Forearmed with Landscape's analysis of engagement, they also planned to be *forewarned*. Pathfinder was deployed to assist understanding of, and response to, changes in engagement driven by activity undertaken both by the card providers, and by other stakeholders.



Campaign activity drove engagement with the core brand to runaway levels by launch date.

With clear guidance on what to say, who to say it to, and where and how to say it, the campaign launched smoothly.

Over the course of the campaign, Pathfinder identified emergent key voices, and quantified their reach and impact. This data assisted the card providers to prioritise responses to new themes as they emerged: to amplify the positive and to downplay and degrade the negative. Pathfinder clearly highlighted which of the two campaign brands had achieved genuine communications power. Investment in this brand was increased, that in the other brand, decreased, to focus effort where it delivered the greatest impact.

The campaign hit its milestones without a hitch. Attempts by naysayers to derail the project were deflected, whilst legitimate concerns were anticipated, acknowledged and addressed.

Come launch day, events proceeded to plan. Across the immense landscape of Australia, our products had contributed to the smooth rollout of a behavioural change project which would ensure that every Australian was better protected from fraud, each and every time they paid at a till. Thanks, in part, to Landscape and Pathfinder, success was on the cards.

Significance Landscape

About the Product

Significance Landscape locates the deep, timeless narratives around any topic in any major language. It identifies and characterises the key opinion drivers and the most significant content, wherever it is: whether websites, traditional media, blogs or social media.

It exploits this unique capability, to map out the 'narrative landscape' which relates to a brand, threat or opportunity. Each Landscape clearly visualises the nature of engagement with those brands, threats or opportunities 'in the wild'. Whether your goal is to effectively approach, or to create distance from, those key drivers, this insight provides immediately-actionable intelligence on **what to say, how to say it, where to say it and to whom.**

Significance Systems

About Us

Shape the Narratives That Shape Your World

Knowing **what to say, how to say it, where to say it and to whom**, empowers you to *focus your time and effort, to deliver better outcomes for your business.*

Our products rapidly analyse a **communications issue, sector, category or market need**, to quickly, accurately and securely identify the narratives on which to focus. They cost-effectively identify **what's likely to happen** to each particular narrative, and highlight the levers of **communications power**: the key media, the key people, the key messages.

We don't need any of your data to do this.

We work across the whole web, in any major language.

This sounds like social listening? It isn't. All our clients continue to use social listening to improve their customer care experience. Our products deliver strategic insight.

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