



# A tough nut to crack

Trialling new partnerships and campaign methods to reach tough audiences



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"The more you borrow  
the harder they squeeze"  
[WatchYourNuts.com.au](http://WatchYourNuts.com.au)

# The Experiment

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Consumer advocates have long been concerned about the impact payday loans are having on Australians.

But up against an industry spending millions of dollars every year to convince Australians to take out high cost loans, how can consumer advocates break through?

Consumer Action Law Centre, Financial Rights Legal Centre and Financial Literacy Australia partnered to explore this question and test new ways to engage tough-to-reach audiences.

The project culminated in the creation of the 'Watch Your Nuts' campaign - a humorous approach to financial literacy that tested the partners' assumptions about influencing behaviour and what it takes to bring together a major creative campaign.

This report provides reflections by the project partners and recommendations for others considering similar campaigning methods.

This report will not focus on the payday lending product, but more the creative and collaborative process used to tackle the issue.

# The Partners

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Consumer Action is a campaign-focused consumer advocacy organisation and community legal centre based in Melbourne, which provides free legal advice and telephone financial counselling to Victorians experiencing financial difficulty and disadvantage while pursuing a law reform agenda at both the state and national level.

Find out more at [consumeraction.org.au](http://consumeraction.org.au)

Financial Rights Legal Centre (Financial Rights) is a community legal centre specialising in financial services, particularly in the areas of consumer credit, banking, debt recovery and insurance.

Find out more at [financialrights.org.au](http://financialrights.org.au)

The project was funded by Financial Literacy Australia and was project managed by Sara Holden from Hermes Communications.

# The Product

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The final product was 'Watch Your Nuts'. A quirky video and social media campaign encouraging young men to think twice about payday loans.

View the final product at [WatchYourNuts.com.au](http://WatchYourNuts.com.au)



# Lesson 1: External support

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The 'Watch Your Nuts' project was a collaboration between two consumer advocacy organisations, Consumer Action (in Victoria) and Financial Rights (In New South Wales). There are many benefits to collaborating on creative campaigns, with both organisations able to bring a different perspective and skills to the project.

Having a dedicated project manager to facilitate the relationship between the two organisations was a vital element in a successful project.

"The right project manager is a capacity investment, a walking skill share, mentor and negotiator" says Sara Holden, project manager of 'Watch Your Nuts'.

"It might seem like a large additional chunk when money is tight, but it is a false economy for the project and an unnecessary stress on the full time staff to manage an experimental campaign on top of business as usual."

Once the project manager was in place, Consumer Action and Financial Rights collaborated with Holden to select a creative agency (for delivering the core creative product) and an evaluation agency (to analyse the project's success).

"Find an external contractor who will mirror your mindset, but at the same time push your boundaries. It's not easy" says Holden.

Communications Manager at Consumer Action, Jonathan Brown, says the project manager's input was an important part of getting the right creative agency.

"Our organisations had limited experience with creative agencies, so Sara's leadership was really valuable." says Brown. "We learned along the way that there are some snake-oil salesmen out there in the advertising industry and having a trusted advisor in our project manager made a huge difference."

"Most of the contractors we interviewed fell into one of two categories" says Holden. "Either they clearly didn't care about what we were trying to do and just wanted the contract, or they saw our campaign as a way to make them look good."

The project partners eventually selected The Creative Works agency. They were successful because of their strong understanding of the not for profit sector, and their willingness to challenge the project partners' thinking and push the boundaries of what's possible.



# Lesson 2: Generating ideas, backed by data

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## Collecting strong data to inform creative decisions.

With quantitative research from Digital Finance Analytics and qualitative focus group feedback, the project partners identified a range of audiences with strong potential.

Key considerations were:

- The level of impact payday loans were having on the target audience.
- The costs associated with reaching each audience.
- The likelihood of behaviour change.

With this data already collected by the project partners, The Creative Works facilitated brainstorming sessions to identify which of these audiences would have the most creative potential and what creative direction the partners would be comfortable exploring.



"Brainstorming and creating multiple creative territories for a brief is a great exercise for both agency and client. We get to flex our creative muscle, and the client gets to see a range of potential campaigns on a scale from 'safe' to 'whoa, can we do that?!'" says Matt Turner, Managing Director at The Creative Works.

"In this case, research had informed us that young males (tradies) were most susceptible to taking out a fast loan (payday loan) for 'lifestyle' reasons. But luckily, being digital-only allowed us to only target who we wanted, and not risk offending the wider community - which gave us the 'balls' to explore territories normally off-limits!"

"Edison conducted more than  
1000 experiments before he  
invented the light bulb - so have  
hope, patience and humour along  
the way" Sara Holden, Hermes  
Communications

# Lesson 3: Testing and feedback

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Exploring ideas can be one of the most rewarding and challenging parts of the creative process. The Creative Works presented the project partners with a range of ideas for the target audience. The partners whittled down their favourites and submitted them for focus group testing.

"Focus group testing is incredibly valuable, and often a step that is skipped because it's expensive," says Denise Boyd, Director of Policy and Campaigns at Consumer Action.

"It really is a critical element of the development process. If you as the delivery agent of the campaign aren't actually a member of the target audience then you're just guessing. If you're baking a cake, you need a binding agent – that's what the focus group analysis does. Without it, the whole exercise can fall apart."

It was clear from the focus group feedback that the most controversial concept had the most impact on the audience. For the partner organisations, this presented a dilemma - the concept that garnered the strongest reaction was also the riskiest to pursue.

Both partner organisations took the controversial concept to some trusted community organisations. Though some feedback was positive, other feedback suggested community backlash would outweigh the potential benefits.

"The highlight was going out to other organisations to speak to them about how they would react to the campaign [the first idea]" says Drew Macrae, Policy and Advocacy Officer at Financial Rights Legal Centre.

"I still think hearing objective viewpoints and engaging with potential partners or combatants was really positive. It didn't come up with the answer I wanted, but you needed to hear bad things. There's a tendency to be in your own bubble...there may be a bit of groupthink, so getting third party objective perspectives was really important"

The controversial concept was abandoned, but the feedback and creative process ultimately led to the development of 'Watch Your Nuts'.

A "focus group" is where members of the target audience are presented with concepts and give their honest feedback - with the assistance of an expert facilitator. This feedback then informs the future direction of the creative concepts.



# Lesson 4: Delivery

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Once the concept is approved, it's time to deliver!

The Creative Works engaged Guilty, a respected production company who understood our not for profit purpose and provided their services with significant generosity. This was another benefit of engaging a creative agency with strong not for profit experience - being able to secure competitive rates and support.



A digital/social media campaign requires a significant amount of specific expertise, so The Creative Works also engaged Gamechanger Media (a media buyer) to assist the campaign distribution, centred primarily around the 'Watch Your Nuts' video. MediaMath (a programmatic media buy agency) were also engaged.

By this point, you can see that a number of support agencies were needed by the project partners. With two commissioning organisations, a creative agency, a production company, a media buyer, a programmatic media buyer and an external evaluator (see Lesson 5), the role of the project manager is more important than ever. As the pace picks up, keeping all the different elements moving and making sure no balls get dropped is essential.

Key decisions were made collaboratively, such as campaign timing agreed based on expertise in the group and advice from contracting agencies. In the lead up to and during the campaign, regular meetings were held to make key reactive decisions, such as investing more or less in particular social media platforms according to their performance.

The digital/social media focus of the campaign meant the partner organisations were heavily reliant on the expertise of the creative agency.

# Lesson 5: Evaluation

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## The wash up - did it work?

Formal evaluation by an external agency was a pre-requisite of the grant and embedded as a core project element. Much like the process to select a creative agency that was a good fit for the partners and the project, this was challenging for the partners.

The evaluation agency, ARTD Consultants, were brought on after the decision was made to proceed with the delivery of the campaign, because the core task would be to assess the reach and impact of the campaign once it was in the field. The evaluation questions were agreed collaboratively with the project partners, The Creative Works and quantitative data collection agency DFA.

“Evaluation is a discipline in itself, and it’s important to know from the outset what type of evaluation you are going to run. That requires at least one member of the project team to have more than a passing knowledge of evaluation methodology,” says Denise Boyd.

While there were some issues with data collection and analysis, the evaluators concluded that the campaign design was appropriate, it had successfully reached the target audience by correctly identifying the most effective distribution channels, and there was evidence that it had shifted attitudes in the target group.

Platform	People reached	Potential market (DFA)	% Reach
 			
Facebook/Instagram	461,093	669,106	68.9%

Full view rates of the YouTube ad were 27% for the 45 second ad and 33% for the 20 second ad, indicating a substantial level of engagement by viewers and outperformance as compared to industry averages of 15-18%. Moreover, click through rates (i.e. a direct and immediate response to the call to action) were 0.11% overall, coming second only to video games, a category that the industry recognises is very hard to beat.

The campaign had a positive impact on views around short term loans. Surveys of website viewers indicated a change of view about short term loan providers among 70% of respondents.

Based on the data from the campaign, there was substantial reach within the target group - it is estimated that up to 69% of target households may have been exposed to the campaign.

# Reflections and recommendations

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## Experimental mindset

Organisations considering a similar campaign should go in with an experimental mindset. You will be pushed out of your comfort zone and you need to be confident with your boundaries. Don't expect your campaign to "go viral" - use the experience to learn and better understand your audiences.

## Time and communication

Experimental projects can take a significant amount of time to develop. Be prepared to have ongoing conversations with your funder about progress and build an expectation of flexibility from the start. Investigate the ideas, keep an open dialogue and be prepared to change direction if you need to.

## Dedicated resourcing

It can be tempting to include project management as part of an existing staff member's role, but an outside perspective is incredibly valuable - particularly where your organisation is pushing itself out of its comfort zone. We highly recommend the benefits of engaging a dedicated project manager.

## Evaluation

Evaluation is important for any project and in this case was a major undertaking. Where a highly detailed evaluation is expected, we recommend planning a significant amount of time to establish what data needs to be collected, how it will be collected and what the key questions are that need to be answered by the evaluators.

## \$\$\$ - is it worth it?

While the project was a significant investment, the process was an incredibly valuable learning experience for the partner organisations. A number of things learned were applied and incorporated in campaigns that followed. Benefits have flowed further than the initial campaign.

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