E-3558-586

JazzCash Hai Na!

Product	**Category Entered**
JazzCash	Finance

We are looking forward to seeing your work in this year's competition. As you work on your submission, you may wish to download the **ENTRY FORM TEMPLATE** which can be used as a guide when crafting your submission, allowing for easy collaboration with team members and partner companies. The template outlines the Written Entry Form, along with tips to consider when answering each question. Before submitting your entry, responses to each question must be copied into this entry portal.

ELIGIBILITY

This year's eligibility period runs from 1st July 2023- 30th September 2024. Your effort must have run at some point during the eligibility period in Pakistan. Results must be isolated to Pakistan & no results may be included after the end of the eligibility period. Review full eligibility information at the Effie website.

Sustained Success Entries: Data presented must be isolated to Pakistan & work and results must include at least three years, including the current competition year. Cases submitted in the Sustained Success category must have a common objective in both strategy and creative executions; with a continuation of core executional elements that demonstrate effectiveness over time. Answer all questions for the initial year and describe how/why the change occurred over time, including the current competition year.

FORMATTING REQUIREMENTS & REASONS FOR DISQUALIFICATION

- Failing to adhere to the Effie Eligibility rules. Data presented must be isolated to Pakistan, and the Effie eligibility period is 01/7/23-30/9/24. No results after 30/09/24 may be included.
- Entry does not meet category definition requirements.
- Agency names/logos are published in the entry form or in the creative materials. Do not include any agency names in your sources – this includes agency names other than your own.
- Data not sourced.

- Including screen grabs or other images of your creative elements in your written entry form.
- Directing Judges to External Websites.
- Missing Translation.
- Violating Creative Example (Reel, Images) Rules.

TOP TIPS

• We are in the business of marketing. Your entry should be written with your audience, Effie judges, in mind. Judges are your industry peers. Address questions they may have within your responses. Entrants are encouraged to ask colleagues who don't work on the brand to review the entry. Limit industry jargon and define all industry terms.

RESOURCES

Review the key resources before starting your entry:

• ENTRY KIT

• EFFECTIVE ENTRY GUIDE

• SAMPLE CASE STUDIES

ENTRY DETAILS

Dates Effort Ran (1st July 2023-30 September 2024)

List the start/end dates of the effort, even if it goes beyond the Effie eligibility period.

Efforts that are ongoing should leave the end date blank in the Entry Portal.

Date From	2023-10-01
Date To	2023-11-30

Regional Classification

Select all that apply.

National

Industry Sector

Classify your brand/product by one of the available industry sectors, or choose Other.

Financial Services & Banking

Industry/Category Situation

Select One

Growing

EXECUTIVE SUMMARY

GIVE THE JUDGES AN UNDERSTANDING OF THE CASE THEY ARE ABOUT TO READ BY PROVIDING A SUMMARY FOR EACH OF THE ITEMS BELOW. A ONE-SENTENCE SUMMARY IS RECOMMENDED FOR EACH LINE.

The Challenge

(Maximum per line: One sentence - 20 words)

Communicate JazzCash's **telco-agnostic** appeal to gain Top of Mind market leadership on top of our current wallet account leadership

The Insight:

(Maximum per line: One sentence - 20 words)

JazzCash was perceived exclusive to Jazz users and the market was wary of mobile financial services, hindering uptake and salience

The Strategic Idea/Build:

(Maximum per line: One sentence - 20 words)

Position JazzCash as a telco-agnostic, secure solution giving users the freedom to make things happen at their pace

Bringing the Strategy to Life:

(Maximum per line: One sentence - 20 words)

Showcased JazzCash's convenience through a vibrant JazzClub-themed TVC, Fahad Mustafa, catchy jingle, and multi-platform amplification.

The Results:

(Maximum per line: One sentence - 20 words)

JazzCash became the Top of Mind Awareness (TOMA) leader in mobile financial services with a 38% increase in app installs

Why is this entry an outstanding example of effective marketing in this Effie entry category?

Summarize your case by focusing on how your results related directly back to your challenge and objectives. When entering multiple categories, it is important to customize your response for each category. If judges have questions about your eligibility in this category, they will refer to this response.

(Maximum: 100 words)

JazzCashHaiNa tackled the limiting perception of network exclusivity head-on by clearly naming networks and communicating that it's available to all network users in its main thematic. By positioning JazzCash as a network-agnostic, accessible financial tool, we transformed it into the Top of Mind Awareness (TOMA) leader in mobile financial services, surpassing EasyPaisa's first-mover advantage. Presented as a trusted friend and powerful enabler for all ages, genders, and locations, the campaign drove a 38% increase in app installs and a 5-point boost in brand equity. JazzCash is now leading Pakistan toward a digitally inclusive financial future.

SECTION 1: CHALLENGE, CONTEXT & OBJECTIVES - 23.3% OF TOTAL SCORE

This section covers your strategic business context for your marketing activity, alongside your key business challenge and objectives. Judges will assess the case for both suitability and ambition within the framework of the challenge. Weight will be given to the degree of difficulty and whether the entrant has provided the context to evaluate the case's effectiveness in this section.

Please provide the necessary context on your industry category, competitors, and brand so the judges, including those unfamiliar with your brand/category, can evaluate your entry. Outline why your business challenge was the right opportunity to grow and the degree of ambition represented by your objectives.

1A. Before your effort began, what was the state of the brand's business and the overall category in which it competes? What was the strategic challenge for your business? Provide context on the degree of difficulty of this challenge.

What was the strategic challenge that stemmed from this business situation and the degree of difficulty of this challenge?

Context to consider including: characteristics or trends in the market (e.g. government regulations, size of market, societal trends, weather/environmental situations, etc.), competitor spend, position in market, category benchmarks, barriers.

(Maximum: 275 words; 3 charts/visuals)

Before the campaign, JazzCash was already leading mobile wallet in Pakistan but faced a big challenge. Many people thought it was only available to Jazz network users, which limited its appeal. JazzCash was up against tough competition from EasyPaisa and other digital wallets offering similar services and had to find a way to differentiate itself to become a clear preference.

The mobile financial services market was growing fast. In fact, the digital payments market in Pakistan is expected to reach US$23.24 billion by 2028, growing at 7.08% annually (Statista, 2024). This meant there was a huge opportunity for JazzCash to attract new users while retaining existing 44 million customers.

The main challenge for JazzCash was to show that it was not just for Jazz customers. With 44 million wallets predominantly within Jazz users, we were close to saturation. It needed to be seen as a trusted and easy-to-use app for all telecom users to drive uptake with other network users. The competition was fierce, and the market was crowded. JazzCash had to stand out and change people's minds.

The task was tough because JazzCash had to reach a wide range of people, from urban youth to rural users. The goal was to change perceptions, increase app downloads, and boost usage, making JazzCash the go-to app for mobile financial services in Pakistan.

1B. WHAT WERE YOUR MEASURABLE OBJECTIVES? WHAT WERE THE KEY PERFORMANCE INDICATORS (KPIS) AGAINST YOUR OBJECTIVES? PROVIDE SPECIFIC NUMBERS/PERCENTAGES FOR EACH OBJECTIVE AND PRIOR YEAR BENCHMARKS WHEREVER POSSIBLE.

Effie is open to all types of objectives; it is the entrant's responsibility to explain why their objectives are important to the business/organization and challenging to achieve. Provide context, including prior year, competitor, and/or category benchmarks to help the judges understand why these goals were set and how challenging they were. If relevant to your case, explain how these goals relate back to the overall brand or organization's strategy and objectives.

RESPONSE FORMAT

Immediately below, use the provided space to set up your objectives and share any overarching explanation of your objectives & KPIs (maximum of 150 words; 3 charts/visuals).

Then, you will list each objective individually and select the type of objective. For each objective, provide context, for why the objectives were important for the brand and growth of the business.

- Only one objective is required. Your first objective should be your primary campaign objective, then you may list up to three supporting objectives. Entrants are not expected to use all fields.
- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here

Business Objective

Objective #1 should be your primary campaign objective, then you may list up to three supporting objectives.

For each objective, you may include up to three charts/graphs.

 # 1

Objective - Overview & KPI

State your objective here.

(Max: 25 words)

Become Top of Mind Awareness (TOMA) leader in the Mobile Financial Services category, reaching 10 million MAUs and surpass EasyPaisa by Q3 2024.

Rationale - Why the objective was selected and what is the benchmark?

Set up your objectives & share any overarching explanation of your objectives & KPIs.

(Max: 100 words, 3 charts/graphs)

Maintaining JazzCash's leadership and surpassing EasyPaisa in both TOMA and MAU was crucial for solidifying its position in a highly competitive market. Achieving this would help translate increased awareness into higher daily and monthly user engagement, reinforcing JazzCash as the preferred choice.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured through BHT (Brand Health Tracker) and monthly active user (MAU) tracking.

Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here..

Category Growth

Profitability (growth/maintenance/easing decline)

Revenue (growth/maintenance/easing decline/value share)

Volume (growth/maintenance/easing decline/volume share)

Marketing Objectives

.

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Increase Other-Network Monthly Active Users on JazzCash by 30% and Daily Active Users by 30% by Q4 2024 (+10% vs last year for each).

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

While JazzCash already had the highest number of app installs in Pakistan, avoiding the inactivity trap was critical. Driving active users would ensure consistent engagement, improve retention, and help JazzCash maintain its competitive advantage.

Further, our communication which assured the customers about the safety and all-network availability of the app would encourage them to utilize it more and we wanted to see this translate into more new other-network accounts

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured through app analytics for MAU and DAU

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Frequency

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

Improve brand equity by 3 points, increasing from 53 to 56 between Q1 and Q3 2024.

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Brand equity was key to fostering trust and loyalty in a competitive environment. Strengthening brand equity not only builds long-term relationships with consumers but also ensures sustained growth and user retention, particularly in a market where competitors could easily replicate features.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured through brand equity surveys, tracking consumer perceptions.

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Advocacy / Recommendation

Changes in Specific Brand Attributes

 # 3

Objective - Overview & KPI

(Maximum: 30 words)

Not Applicable

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Not Applicable

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Not Applicable

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Frequency

Activity Objectives

-

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Maintain strong consideration and usage rates across key services like Utility Bill Payments, Cash Withdrawals, and Mobile Top-ups

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Strong consideration and consistent usage across these services were essential to keep JazzCash top of mind. The diversity of use cases communicated in the campaign helped increase brand interaction and sustained consumer engagement.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured via service-specific consideration and usage surveys, as well as user retention metrics.

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Efficiency (e.g. cost per acquisition)

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

For digital, KPIs were as follows: a total spend of PKR 24 million, 157 million impressions, and a CPM of PKR 152.

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Ensure the campaign reached a wide audience while maintaining a strategic balance between spend and the effectiveness of the ads. The goal was to deliver broad visibility and engagement while optimizing cost efficiency. Achieving these goals would demonstrate the effectiveness of the campaign in terms of both reach and return on investment.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Google Analytics, **Facebook Ads Manager**, and **YouTube Analytics**

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Efficiency (e.g. cost per acquisition)

Reach (e.g. open rate, shares, views, attendance)

Section 1: Sourcing

Provide sourcing for all data provided in Section 1: Challenge, Context & Objectives.

Use superscript in your responses above to link data points and sources.

Include source of data, type of research, time period covered, etc. Do not include ANY agency names as the source of research.

Do not link to external websites or include additional information for judges to review.

Judges encourage third-party data where available.

See Entry Kit for details.

1. **Statista**. (2024). *Digital payments market in Pakistan - Statistics & Facts*.
2. **6Wresearch**. (2024). *Pakistan Mobile Money Market - Growth, Trends, and Forecasts (2024 - 2028)*.
3. **World Bank**. (2024). *The Global Findex Database 2021: Financial Inclusion*.
4. **Internal campaign data**. (2024). *Brand Health Tracker results*. JazzCash internal reports.

SECTION 2: INSIGHTS & STRATEGY - 23.3% OF TOTAL SCORE

This section covers the key building blocks of your strategy.

Explain to the judges why you chose the audience you did. Outline your key insight(s) and how they led to the strategic idea or build that addressed the business challenge the brand was facing.

2A. Define the target audience(s) you were trying to reach and explain why it was/they were relevant to the brand and the challenge.

Describe your audience(s) using

The target audience for the campaign was a mix of existing JazzCash users and potential new users across all telecom networks. This dual approach was crucial demographics, culture, media behaviors, etc. Explain if your target was a current audience, a new audience, or both. What perceptions or behaviors are you trying to affect or change?

Commerce & Shopper Cases: Be sure to highlight the shopper's motivations, mindset, behaviors, and shopper occasion.

(Maximum: 300 words; 3 charts/visuals)

to addressing the brand's challenge of overcoming the misconception that JazzCash is exclusive to Jazz subscribers and reinforcing trust and reliability in the service.

1. **Urban Millennials and Gen Z (Ages 18-35)**
   This group is tech-savvy and values convenience, making them ideal for JazzCash's mobile financial services. They were key to addressing the misconception that JazzCash was exclusive to Jazz users.
2. **Semi-Urban and Rural Users (Ages 25-45)**
   These users seek accessible, reliable mobile financial solutions. JazzCash's network-agnostic approach made it a great option for expanding beyond major cities and reaching underserved populations.
3. **Small Business Owners and Self-Employed Individuals**
   This group uses mobile wallets for business transactions and payments. JazzCash's services were highly relevant to simplify their financial processes and increase daily usage.

These audiences were critical for shifting perceptions and positioning JazzCash as a trusted, network-agnostic mobile wallet, expanding its reach and increasing engagement.

2B. Explain the thinking that led you to your insight(s). Some insights come from research, data, and analytics. Others come from inspiration. Clearly state your insight(s) here.

Clarify how the insight(s) were directly tied to your brand, your audience's behaviors and attitudes, your research and/or business situation. How would this unique insight(s) lead to the brand's success and how did it inform your strategic idea.

(Maximum: 300 words; 3 charts/visuals)

Two key product insights played a vital role in shaping the campaign strategy:

1. **JazzCash was perceived as exclusive to Jazz users**: Many consumers believed that JazzCash was only available to users on the Jazz network, limiting its appeal to a broader audience. This perception needed to be addressed to break barriers and expand JazzCash's reach.
2. **Concerns about mobile wallet security**: Consumers were wary of using mobile wallets due to fears about security, which slowed adoption of the service.

These product insights led to the human insight that consumers, especially millennials and Gen Z, **value freedom and flexibility** in their digital experiences. They don't want to feel **restricted** by network limitations, complicated processes, or the fear of using new technology. In today's fast-moving world, they seek **partners who empower them** to act quickly, without barriers or unnecessary steps.

The insight was clear: consumers want to be **enabled**, not held back. They need a mobile wallet that allows them to manage their finances seamlessly and on their own terms, without being confined to one network or dealing with hassle. JazzCash positioned itself as that **enabler**, giving users the freedom to make things happen **on their own time and at their pace**. This approach resonated with their desire for **convenience**, **control**, and **flexibility**.

2C. What was the core idea or strategic build you arrived at using your insight(s) that enabled you to pivot from challenge to solution for your brand and customer?

(Maximum: 200 words)

The core idea was to position JazzCash as the **enabler** for the everyday person, empowering them to manage their finances effortlessly, on their own terms, and without constraints. Our insight revealed that consumers, especially millennials and Gen Z, didn't want to be held back by network restrictions, complicated processes, or security concerns. They sought a digital wallet that gave them **freedom, flexibility, and control.**

With this in mind, our strategic build focused on the idea that **#JazzCashHaiNa** isn't just about transactions—it's about **freedom to act**. The communication emphasized that JazzCash was **not limited** to any one network, and **every user, regardless of their telecom provider**, could experience its seamless services. It conveyed the message that JazzCash was a **partner who enables** users to do things at their own pace, whether it's paying bills, transferring money, or making everyday purchases. The campaign highlighted how JazzCash could be integrated into the fast-paced, on-the-go lifestyle of Pakistan's consumers, giving them the **tools to act** without the typical barriers or fears associated with mobile wallets. This pivot positioned JazzCash as a trustworthy, **secure**, and **universal financial tool** that empowered people to live life on their terms.

Section 2: Sourcing

Provide sourcing for all data provided in Section 2: Insights & Strategic Idea.

Use superscript in your responses above to link data points and sources.

Include source of data, type of research, time period covered, etc. Do not include ANY agency names as the source of research.

Do not link to external websites or include additional information for judges to review.

Judges encourage third-party data where available.

See Entry Kit for details.

Statista. (2024). Consumer behavior in Pakistan.

Kantar. (2024). Digital consumption in Pakistan.

GSMA. (2024). The mobile economy: Pakistan.

World Bank. (2024). Digital financial inclusion in Pakistan.

McKinsey & Company. (2024). Unlocking the potential of digital financial services in emerging markets.

Pakistan Telecommunication Authority (PTA). (2024). Telecommunication industry report.

SECTION 3: BRINGING THE STRATEGY & IDEA TO LIFE - 23.3% OF TOTAL SCORE

This section relates to how you built a compelling creative and channel plan i.e. how and where you brought your strategy to life. And how you tested for ongoing optimization.

Help the judges evaluate your entry by demonstrating how you created work that targeted and motivated customers effectively. Outline how your creative and channels plans worked together to drive results.

The score for this section will be based on your responses to the below questions, your creative work (as presented in the creative reel & images), and the context provided in the Investment Overview. Your responses to all elements of this section should complement one another and tell a cohesive story.

3A. Describe the key elements of your plan that activated your strategy.

Outline any components that were active in the effort e.g. CRM program, SEM, display advertising, native advertising, affiliate marketing, new technologies (e.g. AI), customer experience, pricing changes as well as promotions and communications.

(Maximum: 200 words; 3 charts/visuals)

To activate the strategy, we focused on several key elements:

1. **We Named Names:** For the first time in Pakistani telcos history, we came straight out and mentioned each active telco by name to assure the market that JazzCash can be used by anyone, despite what network they're on.
2. **Integrated Communication Campaign**:
   Central to the campaign was the **#JazzCashHaiNa** with the people's champion Fahad Mustafa leading the way, highlighting JazzCash as a network-agnostic, flexible solution. This was communicated via TV, digital ads, and social media, emphasizing the freedom to manage finances anytime, anywhere.
3. **Digital Campaigns**:
   We ran **targeted ads** on Facebook, Instagram, and YouTube, focusing on convenience and reliability. Interactive content, influencer partnerships, and short-form videos engaged users while **retargeting** efforts encouraged app downloads and sign-ups.
4. **Radio Spots and Jingles**:
   Radio ads amplified the TVC messaging, reaching commuters and non-digital audiences, reinforcing JazzCash's accessibility and trustworthiness.
5. **Out-of-Home (OOH) Campaigns**:
   Billboards and transit advertising in urban and semi-urban areas increased visibility, reinforcing JazzCash's presence and credibility, making it a trusted and easily accessible brand.
6. **Promotions & Offers**:
   Special deals like **cashback** and **discounts** on bill payments and mobile top-ups drove engagement and encouraged users to experience the benefits of JazzCash.

Customer Experience & CRM:

A robust **customer support** system, along with targeted **CRM communications**, ensured smooth onboarding and ongoing engagement, while addressing concerns around security and ease of use.

3B. Outline the key building blocks of the creative executions for your main marketing vehicles e.g., endline, call-to-actions and format choices. If relevant, include any important changes that optimized the creative while the activity was running.

Include any important changes that optimized the creative whilst the activity was running.

The creative executions focused on reinforcing JazzCash's trustworthiness, reliability, and universality, while showcasing its convenience and ease of use.

1. **Endline**:
   The tagline **"JazzCash Hai Na"** emphasized JazzCash as the go-to digital wallet for all telecom users, positioning it as a universal, reliable solution.

(Maximum: 100 words; 3 charts/visuals)

2. **Call-to-Actions (CTAs)**:
   We used CTAs like **"JazzCash Hai Na"**, urging users to engage with the app and highlighting the **ease of access** for everyone.
3. Choice of campaign star:

Fahad Mustafa being the protagonist was a key choice as our target audience was very diverse, especially with age and geography. Fahad Mustafa had a unique appeal with older and younger audiences and was considered an authentic star by both the segments, which is something we discovered in pre-testing.

1. **TVC Format Choices**:
   Featuring Fahad Mustafa, the TVC was high-energy and featured relatable use cases like QR payments and bill payments. The telco-agnostic nature of JazzCash was emphasized, while the catchy jingle ensured memorability.
2. **Radio Spots**:
   Short, impactful radio jingles communicated JazzCash's convenience and security, targeting commuters and non-digital audiences during peak times.
3. **OOH Creatives**:
   Billboards and transit advertising used bold visuals with the tagline and CTAs to reinforce JazzCash as a reliable, universal solution. Minimal text ensured clarity and focus.

Optimization:
Throughout the campaign, we optimized creatives by including **user testimonials** in digital formats, focusing on **real experiences** to address concerns about security, and adjusting media placements for better engagement and conversion.

3C. Outline the rationale behind your communications strategy, experience strategy and channel plan. Explain how the integral elements worked together to drive results. If relevant, explain how you changed your spend across channels as part of your campaign optimization.

If relevant, explain how you changed your spend across channels as part of your campaign optimization.

(Maximum: 400 words; 3 charts/visuals)

Communications Strategy: The core of the communications strategy was to address the perception gap and position JazzCash as a trustworthy, reliable, and accessible solution for all telecom users. The messaging focused on building emotional resonance through the tagline "#JazzCashHaiNa," which conveyed JazzCash as an enabler for everyday financial tasks. The communication balanced functional benefits—such as ease of use, security, and affordability—with emotional appeal, making it compelling and actionable for diverse audiences.

Tackling Network Exclusivity Concerns:
With Fahad Mustafa as the campaign's glamorous megastar, we decided to take the problem of network exclusivity head-on by including all network names in our jingle. This approach highlighted JazzCash's telco-agnostic nature, appealing to users across all networks and reinforcing the brand's inclusive accessibility.

Experience Strategy:
The experience strategy was designed to create a seamless, consistent journey for users, ensuring that the messaging of trust and reliability was reinforced at every touchpoint:

- **TVC**: The TVC showcased relatable, real-life scenarios to foster emotional engagement, amplifying trust.
- **Digital**: Social media ads, influencer partnerships, and retargeting were designed to engage tech-savvy millennials and Gen Z. Interactive content led to higher engagement, driving conversions.
- **On-Ground Activations**: These activations allowed potential users to experience JazzCash's reliability firsthand, building trust and facilitating adoption.

This integrated approach ensured the brand narrative remained cohesive, adapting to the preferences of diverse audience segments.

Channel Plan: A multi-channel strategy was executed to maximize reach and engagement:

1. **Television**:
   TV was leveraged as a high-reach medium, delivering broad awareness with Fahad Mustafa and a catchy jingle to reinforce the JazzCash brand.
2. **Digital**:
   Social media ads, influencer partnerships, and retargeting were used to engage younger, tech-savvy audiences. Digital channels accounted for significant engagement and conversion, showing positive results for app installs.
3. **Radio**:
   Radio extended the campaign's reach to commuters and non-digital users, reinforcing the brand's reliability and accessibility.
4. **OOH**:
   Billboards and transit advertising in urban and semi-urban areas helped increase visibility, driving recognition of JazzCash as a universal solution.
5. **On-Ground Activations**:
   Activations built trust through direct user interaction, facilitating deeper connections with the brand and driving app downloads.

Campaign Optimization:
Throughout the campaign, **spend optimization** was applied, shifting focus to platforms with the highest engagement and conversion rates. More investment was allocated to **digital** retargeting and **influencer collaborations**, which led to **higher app installs** and increased user engagement. Additionally, **OOH** and **radio** spending was adjusted to enhance brand visibility and reinforce key messages across high-traffic areas.

Key Visual

You have the option to upload a single image to accompany your explanation in this section. It may be a key visual, a media plan, a flowchart, storyboard, etc. The image must be jpg/jpeg/png.

JazzCash Hai Na - KV
OK

Section 3: Sourcing

Provide sourcing for all data provided in Section 3: Bringing the Idea to Life.

Use superscript in your responses above to link data points and sources.

Include source of data, type of research, time period covered, etc. Do not include ANY agency names as the source of research.

Do not link to external websites or include additional information for judges to review.

Judges encourage third-party data where available.

See Entry Kit for details.

SECTION 4: RESULTS - 30% OF TOTAL SCORE

This section relates to your results. Be sure to provide context (category, prior year) and explain the significance of your results as it relates to your brand's business. Tie results back to the objectives outlined in Section 1 - your response to **OBJECTIVE QUESTION** - objectives will appear above your response to **RESULTS QUESTION** as a reference to judges.

Because Effie has no predetermined definition of effectiveness, it is your job to prove why this case is effective: why the metrics presented are important for your brand and business/organization within the context of the submitted category.

Entrants are encouraged to use charts/graphs to display data whenever possible. Your response to RESULTS QUESTION may contain **up to five charts/graphs**.

As with the rest of the entry form, provide dates and sourcing for all data provided. Do not include results beyond **the eligibility period;** this is grounds for disqualification.

4A. HOW DO YOU KNOW IT WORKED? TIE TOGETHER YOUR STORY AND PROVE YOUR WORK DROVE THE RESULTS. EXPLAIN, WITH CATEGORY, COMPETITOR AND/OR PRIOR YEAR CONTEXT, WHY THESE RESULTS ARE SIGNIFICANT FOR THE BRAND'S BUSINESS.

Results must relate back to your specific audience, objectives, and KPIs.

RESPONSE FORMAT

You have up to 350 words and 5 charts/visuals to set up your results. Then, for each objective provided in Question 1B, you are required to provide a corresponding result. Provide context to prove the importance of these results for the brand.

If you have additional results to report beyond the objectives set up in Question 1B, you may also list those results in the designated space below.

ELIGIBILITY REMINDERS

Failing to follow eligibility rules will result in disqualification.

- Provide a clear time frame for all data shown - either within your response or via the data sources box.
- Do not include data past the end of the eligibility period 30/09/2024.
- All results must be isolated to Pakistan.
- It is critical to provide sources for all results provided.

Results Overview

Results must relate to your specific audience, objectives, and KPIs. Provide a clear time frame for all data shown.

The metrics you provide here are directly relevant to your objectives and audience. Entrants are strongly encouraged to re-state their objectives from section 1 along with their corresponding results.

(Max: 300 Words, 5 charts/graphs)

The #JazzCashHaiNa campaign made JazzCash the Top of Mind Awareness (TOMA) leader in mobile financial services, finally overcoming EasyPaisa's first-mover advantage. Our brand health metrics reflect this success, with a 5-point increase in brand equity (from 53 to 58) and a 45% growth in MAUs (reaching 12.6 million).

These results not only demonstrate strong user engagement and app installs (40.8 million, up 38%) but also highlight the broader impact on financial inclusion and empowerment in Pakistan. By positioning JazzCash as a network-agnostic, accessible financial tool, the campaign helped empower millions to manage their finances seamlessly, advancing our mission to drive digital financial inclusion across the country.

Business Objective Results

Provide results that correspond to each of your objectives from Question 1C here. You are required to provide a result for each objective.

To re-order the way your objectives/results appear, return to Question 1C and re-order your objectives using the 'nudge' button.

For each result, you may include up to 3 charts/graphs.

 # 1

Objective - Overview & KPI

State your objective here.

(Max: 25 words)

Become Top of Mind Awareness (TOMA) leader in the Mobile Financial Services category, reaching 10 million MAUs and surpass EasyPaisa by Q3 2024.

Rationale - Why the objective was selected and what is the benchmark?

Set up your objectives & share any overarching explanation of your objectives & KPIs. (Max: 100 words, 3 charts/graphs)	Maintaining JazzCash's leadership and surpassing EasyPaisa in both TOMA and MAU was crucial for solidifying its position in a highly competitive market. Achieving this would help translate increased awareness into higher daily and monthly user engagement, reinforcing JazzCash as the preferred choice.

Measurement - How did you plan to measure it?

(Maximum: 30 words)	Measured through BHT (Brand Health Tracker) and monthly active user (MAU) tracking.

Tagging - What keywords best describe your objective type?

- You may have more than one objective of the same type.
- Unsure which objective type to select? View guidance here..

Category Growth

Profitability (growth/maintenance/easing decline)

Revenue (growth/maintenance/easing decline/value share)

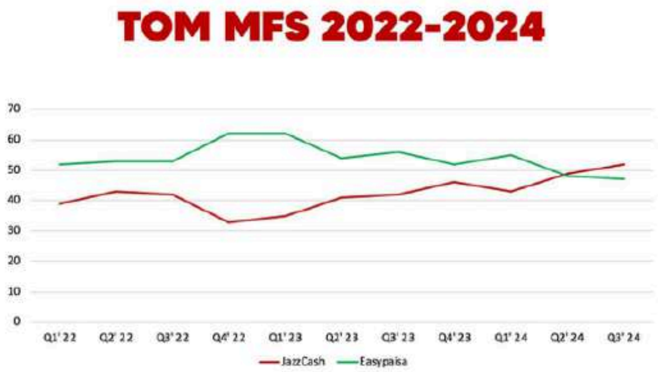
Volume (growth/maintenance/easing decline/volume share)

List Result

(Maximum: 30 Words)	JazzCash surpassed its target, reaching 12.6 million MAUs and a significant lead in TOMA over EasyPaisa.

Context

(Maximum: 75 words; 3 charts/visuals)



The achievement of 12.6 million MAUs and the TOMA lead demonstrates the campaign's success in increasing brand recognition and shifting consumer perceptions, positioning JazzCash as the dominant mobile wallet in Pakistan while addressing consumer's education gaps and trust issues.

Marketing Objectives Results

-

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Increase Other-Network Monthly Active Users on JazzCash by 30% and Daily Active Users by 30% by Q4 2024 (+10% vs last year for each).

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

While JazzCash already had the highest number of app installs in Pakistan, avoiding the inactivity trap was critical. Driving active users would ensure consistent engagement, improve retention, and help JazzCash maintain its competitive advantage.

Further, our communication which assured the customers about the safety and all-network availability of the app would encourage them to utilize it more and we wanted to see this translate into more new other-network accounts

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured through app analytics for MAU and DAU

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Frequency

List Result

(Maximum: 30 words)

We saw a 44% increase in MAU and 29% increase in DAU from other telco users proving that JazzCashHaiNa had successfully educated audiences about our network-agnoticism (Sep'23 vs Sep'24)

Context

(Maximum: 75 words; 3 charts/visuals)

The 44% growth in Monthly Active Users and 32% increase in DAU from other networks reflected deeper integration of JazzCash into non-Jazz consumers' daily lives, driven by the network-agnostic positioning and emphasis on a wide range of use cases, from bill payments to government services.

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

Improve brand equity by 3 points, increasing from 53 to 56 between Q1 and Q3 2024.

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Brand equity was key to fostering trust and loyalty in a competitive environment. Strengthening brand equity not only builds long-term relationships with consumers but also ensures sustained growth and user retention, particularly in a market where competitors could easily replicate features.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured through brand equity surveys, tracking consumer perceptions.

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Advocacy / Recommendation

Changes in Specific Brand Attributes

List Result

(Maximum: 30 words)

JazzCash achieved a 5-point increase, from 53 to 58 between Q1 and Q3 2024, the campaign recorded an Uplift of 2.6% for ad recall metric & 3.3% for favorability metric

Context

(Maximum: 75 words; 3 charts/visuals)

The increase in brand equity indicates growing consumer trust and attachment to JazzCash. It reflects the campaign's success in enhancing brand perception, reinforcing JazzCash's position as a reliable, trustworthy, and preferred digital wallet for everyday financial needs.

 # 3

Objective - Overview & KPI

(Maximum: 30 words)

Not Applicable

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3

Not Applicable

charts/visuals)

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Not Applicable

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Frequency

List Result

(Maximum: 30 words)

Not Applicable

Context

(Maximum: 75 words; 3 charts/visuals)

Not Applicable

Activity Objectives Results

-

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Maintain strong consideration and usage rates across key services like Utility Bill Payments, Cash Withdrawals, and Mobile Top-ups

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Strong consideration and consistent usage across these services were essential to keep JazzCash top of mind. The diversity of use cases communicated in the campaign helped increase brand interaction and sustained consumer engagement.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Measured via service-specific consideration and usage surveys, as well as user retention metrics.

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Efficiency (e.g. cost per acquisition)

List Result

(Maximum: 30 words)

JazzCash maintained 100% awareness for Utility Bill Payments, 97% retention for Cash Withdrawals, and 98% awareness for Mobile Top-ups.

Context

(Maximum: 75 words; 3 charts/visuals)

The campaign's success in maintaining these high levels of awareness and retention shows that JazzCash's versatility across a wide range of services resonated with users. The network-agnostic communication worked, effectively demonstrating that JazzCash is a one-stop solution for mobile payments, building trust and driving frequent use.

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

For digital, KPIs were as follows: a total spend of PKR 24 million, 157 million impressions, and a CPM of PKR 152.

Rationale – Why the objective was selected & what is the benchmark?

(Maximum: 75 words; 3 charts/visuals)

Ensure the campaign reached a wide audience while maintaining a strategic balance between spend and the effectiveness of the ads. The goal was to deliver broad visibility and engagement while optimizing cost efficiency. Achieving these goals would demonstrate the effectiveness of the campaign in terms of both reach and return on investment.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Google Analytics, **Facebook Ads Manager**, and **YouTube Analytics**

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Efficiency (e.g. cost per acquisition)

Reach (e.g. open rate, shares, views, attendance)

List Result

(Maximum: 30 words)

The campaign exceeded expectations by achieving 415 million impressions, reaching 58 million people, and delivering a cost-efficient CPM of PKR 47, less than 1/3rd of planned

Context

(Maximum: 75 words; 3 charts/visuals)

This highlighted the campaign's ability to deliver extraordinary value for money. The **substantial increase in impressions** and **reach** demonstrated the power of the chosen channels and strategies, amplifying brand visibility. Moreover, the **lower CPM** indicated that the campaign was not only successful in reaching a large audience but also did so at a fraction of the anticipated cost, making the campaign more cost-effective and impactful.

Additional Results

You may use this space to provide additional results achieved that you may not have had an initial objective for. This space may only be used for additional results beyond those that align with your listed objectives.

(Maximum: 150 words, 3 charts/graphs)

Not Applicable

Marketing rarely works in isolation. Outside of your effort, what else in the marketplace could have affected the results of this case - positive or negative?

Select factors from the chart and explain the influence of these factors in the space provided.

Societal or Economic Events (e.g. changes in economic, political, social factors)

Explain the influence (or lack of influence) of the factors you selected above.

The chart provided is a sampling of marketplace activities, but your response is not limited to these factors. We recognize that attribution can be difficult; however, we're inviting you to provide the broader picture here in making the case for your effectiveness.

(Maximum: 200 words; 3 charts/visuals)

1. Competitive Activity (Negative):

The digital financial services category is highly competitive, with multiple players investing heavily in marketing campaigns. Competitors offering similar features could have diluted JazzCash's message, particularly in telco-agnostic positioning. Their promotions and offers might have distracted some potential users.

2. Consumer Behavior Shifts (Positive):

The increasing reliance on digital financial solutions, especially post-pandemic, created a favorable environment. Users were already seeking trusted, reliable platforms for financial transactions, aligning well with the campaign's objectives.

3. Regulatory Environment (Neutral):

While regulatory requirements around financial security are stringent, they did not significantly impact the campaign. JazzCash's existing compliance and reputation for reliability remained strong.

4. Macroeconomic Trends (Positive):

Economic pressures, including inflation, encouraged consumers to seek cost-effective and convenient financial solutions. JazzCash's ability to save time and effort resonated with these practical concerns.

5. Seasonal Factors (Neutral):

The campaign did not align with a specific season that could have amplified results, such as Eid or back-to-school periods, which may have limited urgency.

These factors underscore the effectiveness of the campaign's strategy in driving results, despite a competitive market, by focusing on trust, reliability, and universal accessibility.

Section 4: Sourcing

Provide sourcing for all data provided in Section 4: Results.

Use superscript in your responses above to link data points and sources.

Include source of data, type of research, time period covered, etc. Do not include ANY agency names as the source of research.

Do not link to external websites or include additional information for judges to review.

Judges encourage third-party data where available.

See Entry Kit for details.

Internal analytics. (2024). *Monthly Active Users (MAUs), Daily Active Users (DAUs), and app installs*. JazzCash internal reports.

Brand Health Tracker (2024, Q3)

INVESTMENT OVERVIEW

The Investment Overview is reviewed as part of Section 3: Bringing the Strategy & Idea to Life, along with your creative work, as presented in the Creative Reel and Images for Judging. These elements together account for 23.3% of your total score.

PAID MEDIA EXPENDITURES

Select total paid media expenditures (purchased and donated), not including agency fees or production costs, for the effort described in this entry and as outlined below.

Given the 'spirit' of this question use your judgment on what constitutes fees, production, and the broad span that covers media – from donated space to activation costs. Select one per time frame. Elaborate to provide context around this budget range, if not already addressed in your answers to questions 1-4. For example, explain if your budget has changed significantly, how this range compares to your competitors, etc.

Paid Media Expenditure (Current Year)

Campaign Period: Competition Year

PKR 50 – 75 million

Paid Media Expenditures (Prior Year)

Campaign Period: Prior Year

PKR 10 – 25 million

Compared to competitors in this category, the budget is:

Less

Compared to prior year spend on the brand overall, the brand's overall budget this year is:

More

Budget Elaboration:

Provide judges with the context to understand your budget.

Not Applicable

What was the balance of paid, earned, owned, and shared media? What was your distribution strategy? Did you outperform your media buy?

In addition to providing context around your budget, if you selected Not Applicable to either of the previous two questions, explain why you selected Not Applicable.

(Maximum: 100 words)

PRODUCTION & OTHER NON-MEDIA EXPENDITURES

Select a budget range for the key assets you developed to bring your idea to life. This should include hard pre and post productions costs, talent (influencer or celebrity fees), and any activation costs.

Production & Other Non-Media Expenditures

Select One

PKR 10 - 20 Million

Elaboration on the Production & Other Non-Media Expenditures

Provide judges with the context to understand the expenditures outlined above.

Production: 13 million PKR

OWNED MEDIA

Elaborate on owned media (digital or physical company-owned real estate), that acted as communication channels for case content.

(Maximum: 100 words)

Was owned media a part of your effort?

Elaborate on owned media (digital or physical company-owned real estate), that acted as communication channels for case content.

(Maximum: 100 words)

Yes : In-App, Social Media Handles & Website

SPONSORSHIPS AND MEDIA PARTNERSHIPS

Select the types of sponsorships/media partnerships used in your case. Choose all that apply. Then, provide additional context regarding those sponsorships and media partnerships, including timing.

Sponsorships

Select all that apply.

Not Applicable

Elaboration on Sponsorships and Media Partnerships

Provide additional context regarding your sponsorships and media partnerships.

(Maximum: 100 words)

Not Applicable

SOURCES

Investment Overview: Data Sources

Provide sourcing for all data provided in the Investment Overview.

Use superscript in your responses above to link data points and sources.

Include source of data, type of research, time period covered, etc. Do not include ANY agency names as the source of research.

Do not link to external websites or include additional information for judges to review.

Judges encourage third-party data where available.

SOURCING GUIDE OUTLINE

ALL TOUCHPOINTS AS PART OF YOUR EFFORT

Select ALL touchpoints used in the effort, based on the options provided in the below chart.

Communications Touchpoints

Select all that apply.

- Digital Mktg. – Social: Organic
- Digital Mktg. – Social: Paid
- Digital Mktg. – Video Ads

OOH – Billboards

Radio

TV

MAIN TOUCHPOINTS

Select the TOP 3 main touchpoints used, ranking them in order of priority 1-3.

Note: Your response to Section 3 should also provide an explanation of these main touchpoints from the below list which were integral to reaching your audience and why.

Note: On the creative reel, you must show at least one complete example of each communication touchpoint that was integral to the effort's success.

If you only used one touchpoint, simply select "Not Applicable" for Main Touchpoints 2 & 3.

Main Touchpoint 1

Most integral touchpoint.

TV

Main Touchpoint 2

#2 Most Integral Touchpoint

OOH – Billboards

Main Touchpoint 3

#3 Most Integral Touchpoint

Digital Mktg. – Social: Organic

SOCIAL MEDIA PLATFORMS

Select all social media platforms utilized in your effort from the list below.

Social Media Platforms - Select all platforms utilized in this effort.

Select all that apply, or select Not Applicable.

- Facebook
- Instagram
- TikTok
- YouTube

CREATIVE EXAMPLES

Creative Work is reviewed as part of Scoring Section 3: Bringing the Idea to Life, along with the entrant's response to Question 3 and the Investment Overview. These elements together account for 23.3% of the total score.

CREATIVE REEL

The Creative Reel is the entrant's opportunity to showcase the creative work that ran in front of their audience to the judges. The reel is NOT a video version of the written case. Judges recommend spending at least 70% of the creative reel's time on examples of creative work.

The creative reel is not judged for the production quality of the reel; judges are evaluating only the creative work that ran in the marketplace as it relates to the challenge, insights, audience, and strategy.

Specific, quantifiable results, agency names/logos, and competitor logos/work may not be included anywhere in the video.

The Creative Reel is viewed once the case has been read.

Creative Reel

3 min maximum*. 280 MB max., mp4 format.

*Entries in the Sustained Success category only: 4 min maximum. 280 MB max., mp4 format.

For the 4:3 aspect ratio, the minimum size should be 640 x 480; for the 16.9 ratio, the minimum size is 1280 x 720. Letterbox submissions may be sent as 640 x 480 (For optimum judging your video should show clearly on a laptop and on a central screen of approx. 50"" x 30"".)

Do not include any agency names in the file name or anywhere in the reel. Effie encourages your file to be named "BRAND NAME-CATEGORY-ENTRYTITLE"

JazzCash - Finance - JazzCash Hai Na 2.0

OK

Creative Examples Presented in the Creative Reel - Select All

3 min maximum*. 280 MB max., mp4 format.

*Entries in the Sustained Success category only: 4 min maximum. 280 MB max., mp4 format.

For the 4:3 aspect ratio, the minimum size should be 640 x 480;

for the 16.9 ratio, the minimum size is 1280 x 720. Letterbox submissions may be sent as 640 x 480 (For optimum judging your video should show clearly on a laptop and on a central screen of approx. 50"" x 30"".)	Digital Mktg. – Social: Organic
Do not include any agency names in the file name or anywhere in the reel. Effie encourages your file to be named "BRAND NAME-CATEGORY-ENTRYTITLE"	TV

IMAGES OF CREATIVE WORK (2 Required, 6 Maximum)

Upload images of your creative work that ran in the marketplace. Communications channels highlighted must have been also featured in your creative reel.

Judges review these images after they read your case and watch your creative reel. Images should complement your reel and help the judges better evaluate the creative elements that ran in front of your audience.

Images for Judging are an opportunity to:

+ Showcase work that is better seen as a still image vs. video format

+ Draw further attention to key creative elements

Images of Creative Work

Upload 2-6 images of your creative work that ran in the marketplace. Do not include agency names in the file name or within the images.

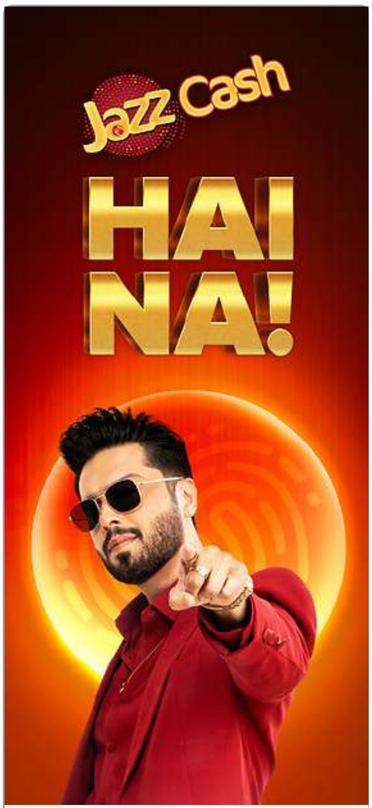
Technical Requirements: .jpg/jpeg format

JazzCash Hai Na 2.0 KV1

OK

JazzCash Hai Na 2.0 KV2

OK



JazzCash Hai Na 2.0 KV3

OK

Translation

If your creative examples include work that is not in the standard language of this Effie competition, you are required to include a translation to the local language either via subtitles within the creative OR you may provide a translation in the text box below.