E-3859-993

Tap Pay Business - Bus Ek Tap Pay!

Product	**Category Entered**
JazzCash	Marketing Innovation Solutions

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	2024-08-27
Date To	

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)

Convert 90% SMEs in Pakistan who haven't adopted digital payments due to high POS costs with Pakistan's first Soft POS

The Insight:

(Maximum per line: One sentence - 20 words)

SMEs want to modernize, but high costs and complexity of traditional POS systems hold them back from going digital.

The Strategic Idea/Build:

(Maximum per line: One sentence - 20 words)

Demonstrate how easy and affordable it is for merchants to accept digital payments by transforming smartphones into POS devices.

Bringing the Strategy to Life:

(Maximum per line: One sentence - 20 words)

#BasAikTapPay demonstrated how one tap can shift merchants from cash to digital payments, boosting business growth and customer trust.

The Results:

(Maximum per line: One sentence - 20 words)

JazzCash onboarded 7,000 merchants and processed 143,455 transactions, outperforming traditional POS systems growth by 9X

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)

#BasAikTapPay tackled the challenge of low POS penetration by introducing Pakistan's first SoftPOS, enabling rapid adoption of Tap Pay for business. This groundbreaking innovation turned NFC-enabled smartphones into POS devices, eliminating hardware costs and revolutionizing digital payment adoption for SMEs. By leveraging relatable storytelling and immersive DVC/TVC, the campaign inspired 70,015 merchants to embrace Tap Pay, surpassing adoption targets and garnering **1,430,455** txs in less than 3 months. The effort positioned JazzCash as a trailblazer in the POS space, driving financial inclusion with an accessible, secure, and affordable solution for small businesses.

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)

The digital payments industry in Pakistan has long faced challenges, with a significant portion of the economy still reliant on cash transactions. Small and medium-sized enterprises (SMEs) represent 90% of businesses in Pakistan, yet most of these businesses were excluded from the digital payments ecosystem. Over the past 20 years, only 93,000 merchants had successfully adopted traditional POS systems, primarily due to the high upfront costs, ongoing maintenance, and technical complexities. These barriers made it difficult for SMEs, which are already financially constrained, to transition to digital payments.

Traditional POS systems required significant investments in hardware, setup, training, and infrastructure—an unaffordable solution for most small businesses. Coupled with this were widespread concerns around security, unfamiliarity with fintech, and an entrenched preference for cash transactions, which made digital payment adoption slow and fragmented.

In response to this challenge, JazzCash introduced **Tap Pay for Merchants**, Pakistan's first SoftPOS solution. This revolutionary product allowed merchants to turn their smartphones into contactless payment terminals, enabling them to accept card payments without the need for costly POS hardware. This innovation drastically reduced the barriers to digital payments by providing an affordable, easy-to-use, and secure alternative for SMEs, positioning JazzCash as the leader in digital payment solutions for small businesses.

However, the **challenge** lay in encouraging widespread adoption. Despite the groundbreaking nature of the product, many merchants were still hesitant to shift from cash transactions to digital payments. Overcoming skepticism about the cost, security, and usability of digital payments, and convincing small business owners to trust a new technology, was a significant hurdle. JazzCash's challenge was not just to introduce a new product, but to educate and empower merchants to embrace this innovative solution.

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)

Onboard 50,000 SoftPOS-enabled merchants and achieve 1,000,000 transactions within 6 months.

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

Set up your objectives &

Addressing the low adoption of traditional POS systems (98,936 merchants in 20+ years) was crucial for financial inclusion. SoftPOS

share any overarching explanation of your objectives & KPIs. (Max: 100 words, 3 charts/graphs)	offered an affordable, scalable alternative for SMEs.

Measurement - How did you plan to measure it?

(Maximum: 30 words)	Number of merchants onboarded and total transaction value.

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

New Brand or Product / Service Launch

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

Marketing Objectives

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 # 1

Objective - Overview & KPI

(Maximum: 30 words)	Ensure 40% of the target SME segment is aware of SoftPOS within a quarter of launch while achieving a CPM of $ 0.5 across digital

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

(Maximum: 75 words; 3 charts/visuals)

Many SMEs were unfamiliar with digital payment solutions or perceived them as expensive. Building awareness was critical to breaking these misconceptions and driving adoption.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Awareness levels through surveys, inbound inquiries, and merchant sign-up growth.

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

- Consideration
- Conversion
- Penetration / Acquisition
- Salience / Awareness

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

Achieve a 30% activation rate among onboarded merchants, with at least 10 transactions per merchant per month

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

(Maximum: 75 words; 3 charts/visuals)

Active usage is critical to demonstrating the value of SoftPOS and fostering long-term behavior change among merchants.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Activation rate, average transactions per merchant

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Conversion

Activity Objectives

-

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Maximise efficiency of the campaign by maintaining a **Cost Per Installation (CPI)** of **PKR 8** on PlayStore and AppStore

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

(Maximum: 75 words; 3 charts/visuals)

The challenge was to introduce **Tap Pay** to small and medium-sized business owners, many of whom had limited exposure to digital payments. The goal was to drive installs by demonstrating the **ease**, **affordability**, and **innovative nature** of the solution, positioning it as a **revolutionary** tool that could empower businesses to move from cash-based to digital transactions without the high costs of traditional POS systems.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

App metrics on PlayStore and AppStore

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)

Train 3,000 merchants in the first quarter to ensure seamless onboarding.

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

(Maximum: 75 words; 3 charts/visuals)

Training addressed merchants' unfamiliarity with the technology, ensuring they felt confident using SoftPOS for transactions

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Number of merchants trained and first-month activation rates.

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Advocacy / Recommendation

Popularity / Fame / Social Discourse

 # 3

Objective - Overview & KPI

(Maximum: 30 words)

Offer cashback and fee waivers for 2,000 merchants achieving defined transaction thresholds within the first three months

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

(Maximum: 75 words; 3 charts/visuals)

Incentives were critical for encouraging trial and sustained usage, helping merchants see the financial benefits of SoftPOS.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Incentive redemption rates and transaction frequency during the incentivized period.

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Positive Sentiment / Emotional Resonance

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.

GSMA Mobile Economy Report 2023

Statista

LUMS Study on Social Media Influence in Pakistan

IIPS (The Influence of Social Media on Pakistani Society)

Aware Pakistan (Social Media: A Bridge for Cultural Exchange in Pakistan)

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 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)

The **JazzCash Tap Pay for Merchants** campaign targeted small and medium-sized enterprises (SMEs) across Pakistan, including shop owners, kiosk vendors, and service providers, who form a critical part of the economy but were hindered by the high costs and technical complexities of traditional POS systems. For the first time in Pakistan, JazzCash introduced **Tap Pay**, a revolutionary SoftPOS solution that transformed smartphones into contactless payment terminals, enabling merchants to accept digital payments without the need for expensive hardware.

This innovation was a game-changer for merchants who were predominantly reliant on cash transactions. Many small businesses had previously been excluded from the digital economy due to the high upfront costs, complex onboarding, and perceived security risks of traditional POS systems. With **Tap Pay**, merchants could now accept card payments through a simple smartphone app, removing the financial and technical barriers that had long prevented them from adopting digital payments.

The target audience was a mix of existing customers who were already using JazzCash's services but had not adopted digital payment solutions, and new customers who had never considered digital payments due to cost and complexity. The key challenge was shifting these cash-dependent businesses to trust and use **Tap Pay**, addressing skepticism around the cost, security, and usability of digital payments.

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.

Small and medium-sized merchants in Pakistan are eager to modernize their businesses but are held back by the high cost and complexity of traditional POS systems.

Despite their reliance on cash, these merchants recognized the potential of digital payments to attract card-using customers and expand their businesses. However, financial and technical barriers had made digital payment solutions inaccessible to the majority of them.

This insight led to a **groundbreaking realization**: an affordable, mobile-first solution was the key to unlocking the massive potential of this underserved market. Enter **Tap on Phone**—a **game-changing innovation** that turned smartphones into powerful, contactless payment terminals. This simple, yet revolutionary solution removed the high costs and complexity associated with

(Maximum: 300 words; 3 charts/visuals)

traditional POS systems, making digital payments accessible to even the smallest, cash-reliant businesses.

By leveraging the **simplicity** of mobile technology, **Tap on Phone** was able to democratize digital payments, allowing small businesses to accept card payments with just a smartphone. This not only made digital payment adoption seamless but also positioned **JazzCash** as a **trailblazer** in empowering financial inclusion for SMEs across Pakistan.

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 #BasAikTapPay, a bold, innovative approach that highlighted how effortless it is for merchants to accept digital payments with just a tap. By transforming smartphones into POS devices, we completely disrupted the traditional POS landscape, eliminating high costs and complex setups. The simple "tap" action became a powerful symbol of accessibility and ease, making digital payments not only attainable but also desirable for businesses of all sizes, regardless of their tech-savviness.

This breakthrough innovation was designed to resonate with merchants on an emotional level, reinforcing the message that adopting digital payments is not only simple but also secure and affordable. #BasAikTapPay was more than just a campaign—it was a call to action, empowering small businesses to embrace a revolutionary shift in how they manage transactions. It demonstrated that with one tap, merchants could move from cash-based to digital, building trust with card-using customers and accelerating business growth.

From a strategic standpoint, this innovative solution positioned JazzCash as a pioneer in financial inclusion, capturing previously untapped market segments and massively expanding POS coverage. Placing JazzCash at the forefront of digital transformation for SMEs, enabling them to thrive in the digital-age.

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

GSMA Mobile Economy Report 2023

Statista

LUMS Study on Social Media Influence in Pakistan

IIPS (The Influence of Social Media on Pakistani Society)

Aware Pakistan (Social Media: A Bridge for Cultural Exchange in Pakistan) 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 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

To activate the strategy and drive adoption of **Tap on Phone**, the campaign employed a **360-degree** approach, leveraging a mix of communications, promotions, and educational content that highlighted the revolutionary nature of the solution. The focus was on educating merchants, engaging them emotionally, and simplifying the adoption process.

Integral Communications:

- DVC/TVC Campaign:
  A film-like, immersive video captured the breakthrough nature of Tap on Phone, emphasizing the simplicity and security of the solution. The video featured relatable, real-world scenarios where merchants could easily transition from

changes as well as promotions and communications.

(Maximum: 200 words; 3 charts/visuals)

cash to digital payments with a single tap. This emotional resonance created a powerful connection, showcasing how the innovation could transform their businesses.

- • Radio Broadcasts:
  Radio ads targeted small businesses across Pakistan, reinforcing key messages about the affordability, ease, and security of Tap on Phone. The ads were tailored to reach the broadest possible audience, ensuring the message was heard by merchants nationwide.
- **• Digital Collateral:**
  Social media posts, explainer videos, and targeted online ads educated merchants about the new payment solution. Platforms like Facebook and Instagram were leveraged to reach a wide range of small business owners, promoting the game-changing potential of Tap on Phone and driving sign-ups.

Promotions and Incentives:
To encourage trial, merchants were offered **sign-up waivers** and **sales incentives**, creating an immediate, tangible benefit for early adopters. This was paired with customer experience initiatives designed to make onboarding smooth and intuitive.

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.

(Maximum: 100 words; 3 charts/visuals)

Endline:
The endline "**Bus ek Tap Pay**" emphasized the **revolutionary** simplicity of using Pakistan's first **Tap on Phone** to accept digital payments. The message highlighted how effortless it is for merchants to transition from cash to digital transactions with just one tap, reinforcing the core value of ease and accessibility.

Call to Action:
The call-to-action "**JazzCash Merchant banen, aur apnay phone pay safe and secure payment paayen!**" (Become a JazzCash Merchant and accept safe and secure payments on your phone) was designed to drive immediate action, inviting merchants to join the digital payment revolution and experience the benefits of **Tap Pay**.

Creative Format Choices:
The **long-form DVC/TVC** was central to the campaign, featuring a **very common, everyday business scenario**. This created instant **relatability** with merchants by portraying how simple it is for small business owners to start accepting card payments through their smartphones. The **relatable scenario** showcased real-life examples of a merchant easily processing payments with just a tap, breaking down the perceived barriers of digital payment adoption.

Promos for Merchants:
To drive quick adoption, the campaign included **sign-up waivers** and **sales incentives** for merchants during the campaign period. These promotional offers were tied to specific performance criteria, incentivizing merchants to not only join but actively start using the **Tap Pay** solution to unlock new growth opportunities

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)

The **communications strategy** was designed to educate, engage, and inspire merchants by addressing their core concerns of **cost**, **security**, and **usability**. The campaign used **relatable storytelling** to showcase **Tap Pay for Business** as a tool that simplifies payment acceptance while eliminating the need for traditional POS devices. It highlighted **ease**, **affordability**, and **growth opportunities**, portraying the feature as a solution to everyday challenges faced by small and medium-sized merchants. This approach leveraged the **first-ever SoftPOS solution in Pakistan** to disrupt the traditional POS system market.

Additionally, the strategy focused on both **emotional** and **functional aspects**, showing how this innovation empowers merchants to attract more customers, modernize their operations, and grow their businesses.

The **experience strategy** concentrated on building **trust** and **confidence** among merchants by ensuring that the **onboarding and adoption process** was as seamless as possible. With a strong emphasis on **education**, the strategy aimed to demystify digital payments and eliminate any perceived barriers to adoption.

A **360-degree approach** ensured the campaign reached merchants through their most accessible and impactful channels. The campaign utilized:

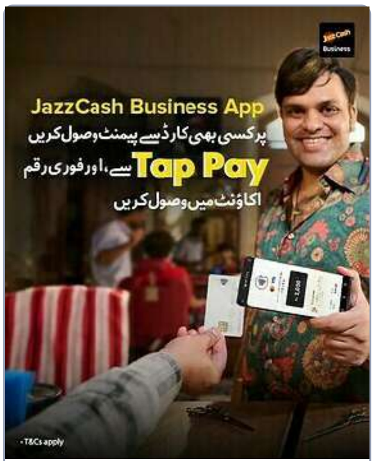
- **Digital Platforms**: Targeted ads, explainer videos, and launch visuals on platforms like **Facebook** and **Instagram** provided education and encouraged app downloads. The campaign delivered strong results, with **Google** acquiring double the expected app installs at a reduced CPI of **PKR 5** and **Facebook** generating cost-effective views compared to **Instagram**. The **CPI** on **Google** was **PKR 5.3**, and **TikTok** proved to be a highly effective platform for driving installs with visually engaging creatives at a low cost.
- • **Radio**: Broadcasts helped create awareness among merchants in both urban and rural areas, emphasizing the **affordability** and **ease** of transitioning to digital payments.
- • **TVC/DVC Campaign**: A **film-like narrative** aired on **TV** and **digital platforms**, emphasizing the emotional and functional benefits of using **Tap Pay**. The key

visual of the **“tap” action** demonstrated how simple and intuitive it was for merchants to begin accepting card payments with their smartphones.

All campaign elements worked cohesively to address different stages of the merchant journey. The **TVC/DVC** built initial **awareness**, while **digital and radio channels** sustained engagement and education, ensuring continued momentum throughout the campaign lifecycle.

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.



Tap Pay Business
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.

Inbeat.co (Instagram Ads Cost)

Meta Business Insights (Influencer Marketing Insights and Performance Benchmarks)

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 introduction of JazzCash Tap Pay has started a revolution in the Pakistan's payment ecosystem, accelerating the adoption of digital payments in a way that traditional POS systems could not achieve. While it took over 20 years for traditional POS systems to onboard just 93,000 merchants, **Tap Pay** onboarded 7,015 merchants in less than 3 months and processed **PKR 1,430,455 transactions**, outpacing traditional POS growth by **9X**.

This rapid adoption is a testament to the innovative nature of Tap Pay. Unlike the 93,000 traditional POS terminals, Tap Pay, as a SoftPOS solution, provided a game-changing, affordable, and easily integrable alternative for SMEs across Pakistan. It unlocked access to digital payments for merchants who had previously believed that fintech solutions were out of their reach.

By democratizing digital payments and offering a seamless, cost-effective way for businesses to go digital, JazzCash Tap Pay is transforming the financial landscape for small businesses in Pakistan. The product has not only driven financial inclusion but also enhanced financial literacy across underserved markets, enabling merchants to shift from cash-based to digital transactions with minimal effort.

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-

 # 1

Objective - Overview & KPI

State your objective here.

(Max: 25 words)

Onboard 50,000 SoftPOS-enabled merchants and achieve 1,000,000 transactions within 6 months.

order your objectives using the 'nudge' button.

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

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)

Addressing the low adoption of traditional POS systems (98,936 merchants in 20+ years) was crucial for financial inclusion. SoftPOS offered an affordable, scalable alternative for SMEs.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Number of merchants onboarded and total transaction value.

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

New Brand or Product / Service Launch

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

List Result

(Maximum: 30 Words)

Pakistan's first SoftPOS: Tap Pay is onboarding merchants **9 times faster** than traditional POS systems. Onboarded 7,015 merchants and achieved 1,430,455 transactions within 2 months of launch.

Context

(Maximum: 75 words; 3 charts/visuals)

The **challenge** was the long-standing reliance on cash-based transactions and the high barriers for adoption of traditional POS systems, with only **93,000 merchants** adopting them in over **20 years**. **Tap Pay**, as a **revolutionary SoftPOS solution** made digital payments affordable, easy-to-integrate, and scalable for SMEs across Pakistan. Achieving such a high adoption rate in just 3 months underscores our disruption, showcasing its ability to scale and transform the merchant payment landscape with **innovation**.

Marketing Objectives Results

-

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Ensure 40% of the target SME segment is aware of SoftPOS within a quarter of launch while achieving a CPM of $ 0.5 across digital

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

(Maximum: 75 words; 3 charts/visuals)

Many SMEs were unfamiliar with digital payment solutions or perceived them as expensive. Building awareness was critical to breaking these misconceptions and driving adoption.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Awareness levels through surveys, inbound inquiries, and merchant sign-up growth.

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

- Consideration
- Conversion
- Penetration / Acquisition
- Salience / Awareness

List Result

(Maximum: 30 words)

85% of the target audience was exposed to the campaign six or more times, 58% of TV-spots in premium ad-positions while digital achieved 30million impressions at a CPM of $0.38

Context

(Maximum: 75 words; 3 charts/visuals)

To overcome the **challenge** of shifting small business owners' entrenched cash habits and skepticism about fintech, high **awareness** was critical. By ensuring broad exposure through **strategic media placements**, we communicated the simplicity, affordability, and **revolutionary nature** of **Tap Pay** as a solution to SMEs' payment barriers. The campaign needed to convince merchants that digital payments, powered by **Tap Pay**, were accessible, trustworthy, and an essential tool for modern business operations.

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

Achieve a 30% activation rate among onboarded merchants, with at least 10 transactions per merchant per month

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

(Maximum: 75 words; 3 charts/visuals)

Active usage is critical to demonstrating the value of SoftPOS and fostering long-term behavior change among merchants.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Activation rate, average transactions per merchant

Tagging - What keywords best describe your objective type?

(1 Required. No Maximum)

Conversion

List Result

(Maximum: 30 words)

Achieved a 40% activation rate with an average of 20 transactions per merchant

Context

(Maximum: 75 words; 3 charts/visuals)

The **challenge** was not just awareness, but ensuring **merchants actively adopted** digital payments. The high **activation rate** and **transaction volume**
demonstrated that **Tap Pay** was more than just a theoretical solution—it was becoming an integral part of daily business operations. These results prove that **Tap Pay** could easily integrate into merchants' workflows, overcoming **skepticism about security and usability**, and showing that digital payments were not only possible but practical and beneficial.

Activity Objectives Results

-

 # 1

Objective - Overview & KPI

(Maximum: 30 words)

Maximise efficiency of the campaign by maintaining a **Cost Per Installation (CPI)** of **PKR 8** on PlayStore and AppStore

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

(Maximum: 75 words; 3 charts/visuals)

The challenge was to introduce **Tap Pay** to small and medium-sized business owners, many of whom had limited exposure to digital payments. The goal was to drive installs by demonstrating the **ease**, **affordability**, and **innovative nature** of the solution, positioning it as a **revolutionary** tool that could empower businesses to move from cash-based to digital transactions without the high costs of traditional POS systems.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

App metrics on PlayStore and AppStore

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

Efficiency (e.g. cost per acquisition)

List Result

(Maximum: 30 words)

Achieved a CPI of PKR 5.3 (vs PKR 8 planned), showing that there was a pull from the customers at play here too through other marketing efforts

Context

(Maximum: 75 words; 3 charts/visuals)

Achieving a CPI of 5.3 was a major success for this campaign because it significantly outperformed industry standards for app installs, demonstrating the affordability and efficiency of the strategy. This low CPI allowed JazzCash Tap Pay to drive mass adoption while keeping costs highly competitive, maximizing the impact of the campaign

 # 2

Objective - Overview & KPI

(Maximum: 30 words)

Train 3,000 merchants in the first quarter to ensure seamless onboarding.

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

(Maximum: 75 words; 3 charts/visuals)

Training addressed merchants' unfamiliarity with the technology, ensuring they felt confident using SoftPOS for transactions

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Number of merchants trained and first-month activation rates.

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

- Advocacy / Recommendation
- Popularity / Fame / Social Discourse

List Result

(Maximum: 30 words)

Trained 5,000 merchants, exceeding the initial target.

Context

(Maximum: 75 words; 3 charts/visuals)

Higher training numbers directly contributed to higher activation and usage rates, overcoming hesitation and accelerating adoption.

 # 3

Objective - Overview & KPI

(Maximum: 30 words)

Offer cashback and fee waivers for 2,000 merchants achieving defined transaction thresholds within the first three months

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

(Maximum: 75 words; 3 charts/visuals)

Incentives were critical for encouraging trial and sustained usage, helping merchants see the financial benefits of SoftPOS.

Measurement - How did you plan to measure it?

(Maximum: 30 words)

Incentive redemption rates and transaction frequency during the incentivized period.

Tagging - What keywords best describe your objective type?

(1 Required, No Maximum)

- Positive Sentiment / Emotional Resonance

List Result

(Maximum: 30 words)

Incentives were rolled out for 5,000 merchants, driving high retention and transaction frequency.

Context

(Maximum: 75 words; 3 charts/visuals)

The **challenge** was not just about **introducing Tap Pay** but ensuring **long-term adoption** and **sustained engagement**. By offering targeted **incentives** to **5,000 merchants**, JazzCash encouraged continued usage of **Tap Pay**, reinforcing **loyalty** and ensuring **transaction frequency** remained high. This approach optimized merchant engagement, helping them fully integrate **Tap Pay** into their daily business activities, while simultaneously supporting **financial inclusion** and promoting digital literacy in Pakistan's small business sector.

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)

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.

No Other 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)

Not Applicable

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.

Business Data

Media Report

Social Media Analysis

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 25 – 50 million

Paid Media Expenditures (Prior Year)

Campaign Period: Prior Year

Not Applicable

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:

Less

Budget Elaboration:

Provide judges with the context to understand your budget.

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)

Not Applicable

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

PRK 5-10 Million

Elaboration on the Production & Other Non-Media Expenditures

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

TVC - 8 Million

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 : Social Media Handles Website In App

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. – Display Ads

Digital Mktg. – Social: Organic

Digital Mktg. – Social: Paid

Digital Mktg. – Video Ads

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

Digital Mktg. – Social: Paid

Main Touchpoint 3

#3 Most Integral Touchpoint

Radio

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 - Tap Pay Business
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:

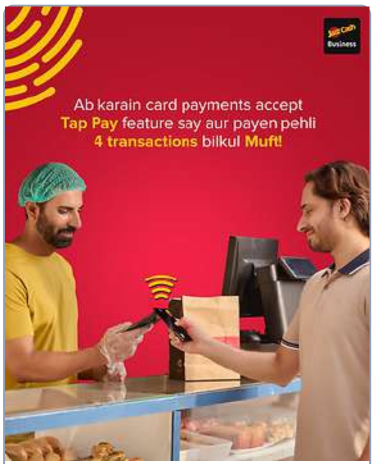
+ Showcase work that is better seen as a still image vs. video format

+ Draw further attention to key creative elements

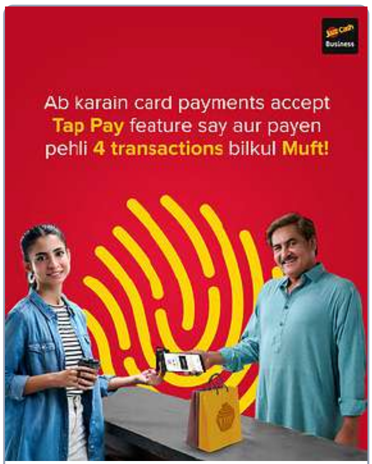
Images of Creative Work

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.

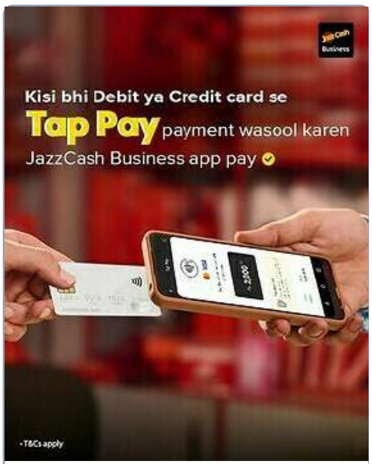
Technical Requirements: .jpg/jpeg format



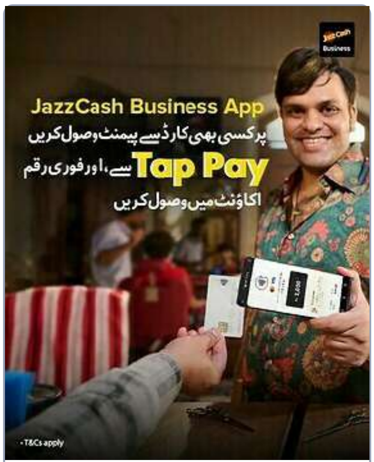
Tap Pay Business KV1
OK



Tap Pay Business KV2
OK



Tap Pay Business KV3
OK



Tap Pay Business KV4
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.