



Entrant company name: **Mischief**

Entry title: **Experian: The Cost of Loving**

Category: **Best Channel Delivery**

### **Brief, objectives and budget**

Experian is the world-leader in credit monitoring and helping people and businesses understand their financial health.

This brief was born of a worrying trend they observed while trying to reach the younger segments of their consumer audience.

Young people have been acutely impacted by the increasing cost of living, and their desire to get ahead in life can leave them vulnerable to a whole host of risky financial behaviors. Experian has the expertise and offering to help this young audience get on top of their credit and maintain good financial health. Unfortunately, the business is struggling to cut through with this younger audience, who are engaged by unqualified social influencers who peddle ‘financial advice’ that can actually do more harm than good.

There were two key objectives for this campaign:

Help Experian be seen as more than just a credit monitoring agency, instead a business that is relevant to our customers and their lives Develop a financial education campaign that helps the target audience understand that “Experian could help me with my credit score, enabling me to get what I want in life.”

...but the real mission was to get young people to pay attention to Experian like never before.

The budget was £150,000 (cost & fees)

### **The idea, research and planning**

The campaign targets were 18-24 year olds, and 25-35 year olds, who need better credit to get what they want in life.

These young audiences get it from all sides about their finances. When you're constantly told you could buy a house by giving up your Spotify account, you can be forgiven for tuning out the other 'helpful advice' the media has to offer. We based our strategy on a powerful, human insight—people who need financial advice aren't always in the right place to hear it.

To really connect with this audience, we knew we needed to sneak the messaging into everyday 'teachable moments' to help them improve their financial health.

We looked at emotionally charged, everyday moments in our young audience lives before we decided that dating and romance was the most fertile ground for financial education.

Not only are love and money fraught for all the normal reasons, but there is an increasingly vocal community on Instagram and TikTok that promote only dating people richer than you—and we found young people are actually getting into debt to impress potential partners.

### **Strategy, innovation, creativity**

We created The Cost of Loving—a new podcast from Experian and Anna Williamson, host of Celebs Go Dating, looking at all the ways young people can go looking for love, but end up in serious financial trouble instead.

Over five episodes, Anna and celebrity guests discussed a variety of love and money topics, such as transparency, sharing finances, splitting up, and getting out of abusive situations.

To keep the content hitting hard, all talking points were fuelled by Experian internal data and consumer research, including the business' work on Wage Gap Relationships, Financial Infidelity and Financial Break-ups.

### **Delivery/implementation of tactics**

We launched with coverage on Lorraine on Valentine's Day, with an episode on bill splitting and gender expectations, based on the insight that the average 18-35 year old had gotten themselves into £2,250 of dating debt. Each week, Anna and guests shared cutdowns of the latest episodes on their Instagram and TikTok channels. Each new episode was founded on previously unshared research and commentary, to ensure a constant buzz of engagement and conversation for the five week campaign period. The guests we had on the podcast were paramount to the quality of the campaign and each episode featured influential people from the worlds of social and showbiz. Tayo & Antoinette Oguntonade, two married financial influencers, discussed how to navigate

gender stereotypes around financial expectations. Other guests included Oenone Forbart and Curtis Pritchard, who shared advice on how to handle the financial impacts of break-ups.

Our guests gave us additional routes to media, for example Malin Anderson of Love Island fame gave us brilliant, engaging content from what was an emotional and difficult story which then transcended within the earned space.

A comprehensive, considered paid plan for owned channels also helped ensure fresh engagement with the podcast every week. We created over 15 different snappy cutdowns of the visual podcast recording content which were boosted on Experian's channels over a six-week period.

### **Measurement, evaluation and impact**

Post campaign analysis proved we'd been successful in hitting our campaign objectives. 77% of 18-24 year-olds and 81% of 25-35 year-olds now agreed with the statement: "Experian is a company that understands financial issues affecting my age group." 76% of this audience group also said they were aware that Experian could help them with their credit score.

In terms of media engagement, the campaign exceeded Experian's expectations:

- 34,000 total listens (KPI 12,500)
- 111 pieces of coverage (KPI of 42)
- 1.3% organic social CTR guests and talent (KPI 0.45%)
- 1.3m video views on IG/TT (KPI 1 million)
- 890k organic reach (KPI 850,000)

While not an agreed KPI, Experian's own channels saw a 417% increase in content views over the campaign period and 73% uplift in engagement.

The Cost of Loving was also commissioned for a second series.

Experian's Corporate Affairs Director, Nick Jones, gave the Cost of Loving the best praise yet:

"You helped us communicate our value in a human way, something that all of our PHDs and engineers can struggle to do."

*The text in this case study is presented as submitted in the original award entry. Where necessary, entrants have removed or redacted information considered sensitive or confidential.*

