
INTRODUCTION

Much like a piece of bubble gum, an idea that begins small can grow into something big and "sticky" - if formed correctly. And, just like a bubble that POPS, the idea can "stick" to everything and everyone.

With this analogy in mind, the 2014 University of Florida (UF) Bateman team began with an idea from Popmoney® and developed its "stickiness" using a simple yet engaging challenge - "What's Your POPPING POINT?"

This concept of a "sticky" idea and the supporting principles that spell SUCCEs - simplicity, unexpectedness, credibility, concreteness, emotions and stories - are creations of Chip and Dan Heath described in their book, **Made to Stick**. When applied correctly, SUCCEs leads to formulating an idea that will resonate with an audience in a way that "sticks" - changing the way each member thinks and acts.

These six "sticky" principles became the inspiration and foundation of the UF Bateman team's campaign for Popmoney. And because Gainesville is a small university town full of young and busy people, it compelled the UF Bateman team to make Popmoney's messages "extra sticky."

The UF Bateman Team...

S = simplicity	Kept messages simple and succinct.
U = unexpectedness	Created curiosity with "What's Your POPPING POINT?"
C = credibility	Delivered content through trusted businesses, organizations and student leaders.
C = concreteness	Offered real-life examples of ways to use Popmoney.
E = emotions	Tapped the famous Gator Nation pride to break a world record.
Ss = stories	Shared stories via the interactive adventure game on poppingpoint.com plus Gathered stories of discovery from audience members.

Designed to increase "stickiness" and, thereby, to connect with every audience, the "What's Your POPPING POINT?" campaign focused on motivating students, parents, business owners and the community to explore and use the Popmoney service. In order to capture the target audiences' curiosity and involve them in face-to-face, personal conversation, the team challenged Gainesville residents to investigate and to discover their own individual POPPING POINT! The more the message "stuck," the more a desire emerged to find that POPPING POINT - the moment when the bubble would POP, and for us, the moment when they would adopt Popmoney!

POPMONEY: THE CLIENT

Popmoney is a personal payment service created when Fiserv acquired CashEdge in 2011 and merged it with the Fiserv payment service, ZashPay. Popmoney allows an individual to send and request money to and from another person using the Popmoney mobile application or an email address. The secure Popmoney profile can connect directly to any personal bank account in the United States using a routing number or a debit card. It costs nothing to receive money, and a flat rate of \$0.95 to send it, depending on where the person banks. Transactions take one to three business days after the person accepts the payment.

SITUATION ANALYSIS

Currently, Americans are more likely to visit a Facebook profile than a bank, send a text than a check and carry a cellphone rather than cash. A number of personal payment services have been developed in recent years to bridge the gap between finances and technological convenience. However, many of these services have a low adoption rate due to minimal awareness and understanding, even among early adopters. The 2014 Bateman Case Competition's client, Popmoney, is an online personal payment service that currently is not well known.

Problem

According to 2012 Census data, nearly half of Gainesville's 126,000-person population are students and young professionals between 18-24 years old. This age group, also known as Millennials, represents the leaders of new technology adoption and promotion. However, about 90 percent of Gainesville is entirely unaware of the Popmoney personal payment service.

Personal Payment Trends

According to the 2013 Edelman Trust Barometer, there was a global dip in trust in banks from 56 percent in 2008 to 45 percent in 2013 because of the numerous crises that plagued financial services organizations in recent years. Despite this dip, online banking continues to experience steady growth, and the perception of the economy is slowly improving, according to a 2012 comScore report. Mobile banking is an important growth area for banks due to the widespread adoption of smartphones and mobile banking applications. One of the obstacles Popmoney faces is the attempt to fully integrate personal payments into the lives of its target consumers. National studies show that this payment method has been well-received by early adopters but overall customer awareness remains relatively low. While 72 percent of Americans know about PayPal, only 51 percent are aware of any personal payment service other than PayPal, according to comScore.

Popmoney was designed to give Americans a simple and secure method of transferring money directly from one bank account to another. However, consumers have increasing concerns about the security of online as well as mobile banking and payment services. They do not want to sacrifice either convenience or security.

Opportunity

The 2014 UF Bateman team spotted the chance to turn Popmoney's awareness problem into an opportunity to educate Gainesville college students and the community. Collaborations with Gainesville businesses and organizations could add credibility to Popmoney's convenience and security, while simultaneously creating a need for students and residents to create Popmoney profiles. Further, engaging students, community members and businesses in conversations about Popmoney using simple and concrete messages, could motivate them to adopt and use Popmoney services.

RESEARCH

SECONDARY RESEARCH

Social media analysis and literature reviews from 49 sources provided our team with an audience-centered understanding of preferred communication methods, various banking platforms and payment services and attitudes about finances.

Knowledge of Personal Payment Services

Although personal payment services have been around for several years, people are just starting to learn about and use them. Popmoney, which has only existed since 2011, is among the lesser-known services. More popular services include PayPal and Square.

Mobile and Online Banking Platforms

Mobile and online banking has seen a significant increase in popularity in the past few years. The majority of Americans report taking advantage of online banking resources. There are still concerns about ease of use and security when adopting these platforms.

Security of New Payment Technologies

Security can be an issue if the audience is not well educated about how to use new technologies safely. Many services – especially mobile-based platforms – require a self-aware and responsible audience who knows how to properly lock their devices and secure their information.

Communication Habits

More than 90 percent of all Americans 18-33 use the Internet regularly, and most use smartphones to access the Internet. This growing reliance on the internet has led to increased use of social media platforms for communication, of which the most popular is Facebook. While older generations are slower to adopt these platforms, about 79 percent of adults 30-49 and 60 percent of adults 50-64 use Facebook.

PRIMARY RESEARCH

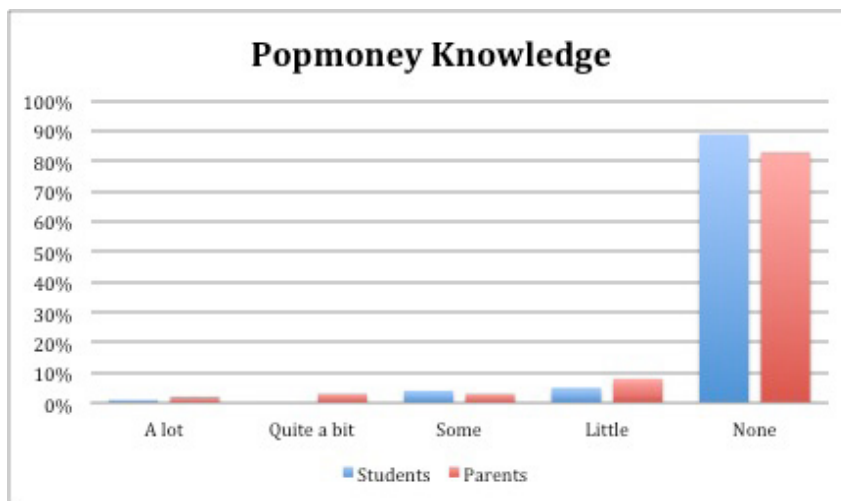
With a strong foundation in secondary research, the 2014 UF Bateman team expanded its audience understanding by conducting extensive primary research. The team designed quantitative and qualitative research tools approved by the UF Institutional Review Board to conduct 15 in-depth executive interviews, five individual parent interviews, two student focus groups, one parent focus group, one business owner focus group, one student web survey and one parent web survey.

Popmoney Awareness

All Gainesville audiences demonstrated almost no knowledge of the Popmoney personal payment service and even lower usage. The payment services they reported knowing about and using most were PayPal, Square and transfer services through their banks.

Money Transfer Habits

Local audiences indicated discomfort with lending money to individuals because of their discomfort with asking people to repay them. Students said they most often transferred money using cash, but they also reported not carrying cash often. Parents cited transfer services as their preferred methods of sending money to their children in college, but most had not used a third-party service like Popmoney.



This chart shows information from student and parent web surveys in pre-implementation primary research demonstrating Popmoney awareness in Gainesville.

Word of Mouth

Local audiences stated having more faith in a product or service - especially in a new technology - if it were trusted by friends, family and community businesses and organizations. They said they would be more likely to try something new if someone they trusted reported having a positive experience with it.

Motivations

All audiences said they had to see the need a new technology could fill in their lives before adopting a new service. Students said they were motivated by convenience, while parents said they were often motivated by their children to adopt new technologies. Business owners reported their biggest motivations were limited fees and timeliness of payment.

Students and parents cited their biggest concern with online payment services was security, while ease of use was a close second.

KEY PUBLICS/TARGET AUDIENCES

Based on consumer research reports, Census data, social media analysis and our primary research efforts, the POPPING POINT team identified one primary audience and two secondary audiences in Gainesville.

Primary Audience

University of Florida and Santa Fe College students, ages 18 to 24

College students constitute about 45 percent of Gainesville, Fla.'s 126,000-person population. Because college students represent nearly half the city, they are major influencers throughout all of Gainesville. Consumer research reports identify this generation as the leaders in new technology adoption and characterize them as people driven by the need for convenience.

Primary research supports that students significantly influence the parental secondary audience to adopt new technologies – especially third-party payment services. Therefore, they are likely to drive members of the generation above them to learn about and use Popmoney.

Secondary Audience

Parents and guardians who have at least one child currently enrolled at the University of Florida or Santa Fe College, ages 33 to 55

Both social media analysis and primary research confirm that the people with whom students are most likely to exchange money are their parents. The majority of students at UF and Santa Fe receive some form of financial assistance from their parents for expenses such as rent, healthcare and groceries.

According to the parental focus group, parents will only use Popmoney if it fulfills a very obvious need, and survey research identifies the desire of students and parents to be able to easily exchange money. Additionally, parents convey they would be more likely to use new technology if their children were to adopt it and, then, teach them how to use it.

This secondary audience is also one of the largest influencers of our primary audience. While parents seem to trust their children to make sound financial decisions, students still cite a need to gain their parents' approval before adopting new payment services.

Secondary Audience

Gainesville small business owners, ages 30 to 65

Primary research identifies trusted Gainesville businesses as important influencers for new payment service adoption. Students say they are more likely to trust a payment service if a business they frequent were to use it. Popular businesses using Popmoney also provide Gainesville students and residents an opportunity to use the service on campus and in the community and would drive the motivation to adopt the service.

Additionally, small business owners are open to new payment service technologies as they continuously seek to improve their operations, but they are slow to adopt new technologies due to security concerns. They tend to struggle to find the balance between convenience and security.

According to the business owner focus group, they are more likely to adopt a new payment service if it has low fees and delivers timely payments. Because Popmoney provides fast, secure payments at no cost to the recipient, it offers these businesses an edge over competitors unwilling to adopt the latest technologies.

KEY MESSAGES

Designing our messages with the words easy, secure and fun allowed the POPPING POINT team to interest and engage audiences about Popmoney. Taking a relaxed approach to describe the new payment technology reinforced both ease of use and security as well as comfort.

The 2014 UF Bateman team constructed three audience-centered key messages:

Transferring money is easy with Popmoney!

Consumer research reports and primary research convey that Millennials are constantly searching for methods to make their lives easier. Due to the fast-paced world in which they live, convenience is a top priority for young adults—especially college students. With this fact at the forefront of our messaging, we sought to educate our audiences about the convenience of using Popmoney.

Your money is secure!

Secondary research verifies that personal payment services such as Popmoney are secure both online and on mobile platforms. In addition, the Popmoney website is regularly scanned for security vulnerabilities by Verisign® and the Popmoney privacy and security practices are certified by TRUSTe®.

Popmoney is easy to share!

Primary and secondary research support that Millennials enjoy technologies that are fun and shareable. They like to download an app to their mobile device and share information with their friends.

THE CAMPAIGN

Dubbing the 2014 UF Bateman team the POPPING POINT team, we aimed to educate students, businesses and community members about Popmoney's services and benefits.

The POP-Up Tent

Twice a week, the POPPING POINT team set up an informational tent in a centralized, well-trafficked location on campus to engage students in one-on-one conversations about Popmoney, personally connecting them to the payment service. It also provided students with the opportunity to create Popmoney profiles and offered a reliable location where students could visit to receive first-hand knowledge about Popmoney.

Establishing POPPING POINT Collaborations

In order to supply credibility to the Popmoney messages, the 2014 UF Bateman Team worked with **Haile Farmers Market**, **Union Street Farmers Market**, **Krishna Lunch**, **North Central Baptist Church** plus **UF Dance Marathon** and **Relay for Life** teams to create profiles and to use Popmoney with their customers and supporters.

UF students are philanthropic, and the POPPING POINT team identified two of the most popular not-for-profit organizations on campus as **Dance Marathon**, which annually raises approximately \$1 million for the Children's Miracle Network, and **Relay for Life**, which annually raises approximately \$150,000 for the American Cancer Society. The POPPING POINT team educated executive members of the organizations about Popmoney's services. Collaboration with the UF **First Generation Student Organization** (FGSO), which raises about \$200 for their **Relay for Life** team each year, facilitated their Popmoney profile for 2014.

Two popular vendors at both the **Union Street** and **Haile Plantation Farmers Market**, Chef Anthony's Ambrosia and The Florida Fresh Meat Company, used Popmoney on Wednesdays and Saturdays in February. The POPPING POINT team communicated information about the service to their customers. In addition, we collaborated with a UF organization that supports healthy juice habits, **Campus Juice**, whose members signed up for free Popmoney profiles to buy juices from Chef Anthony at the farmers markets.

Krishna Lunch is a longstanding UF tradition established on campus in 1971. Monday through Friday, the Hare Krishnas and other volunteers serve vegetarian lunch to students on campus and at the nearby Krishna House. They recently started to accept debit and credit cards and were open to a new payment option. Beginning Feb. 7, **Krishna Lunch** offered Popmoney as a payment option and distributed informational cards about the campaign events and Popmoney.

Every Wednesday, **North Central Baptist Church** serves dinner to the Gainesville community for \$5 per meal. The POPPING POINT team worked with the church to create a Popmoney profile and encouraged others to set up profiles, and to buy dinner using Popmoney.

Bank Briefings

The POPPING POINT team identified the two biggest Popmoney partner banks in Gainesville as SunTrust and PNC. During the teaser campaign, the team hosted training sessions for bankers at their three most popular locations to educate them about all the benefits of the Popmoney service and the campaign. These branches displayed campaign posters inside the buildings and distributed collateral materials.

POPerative Training

To help spread the POPPING POINT messages, the team trained 12 influential student leaders in an hour-long seminar, informing them about Popmoney, the campaign and Fiserv's professional standards. Using the title of "POPeratives," these leaders assisted the team during events and helped communicate with student and community members about Popmoney services and benefits in face-to-face conversations and through social media.

Breaking a Guinness World Record

To spread Popmoney awareness and encourage profile creation, the POPPING POINT team collaborated with **UF Student Government** to hold a Guinness World Records attempt for most people popping bubble wrap simultaneously for two minutes. On February 25, UF exceeded the previous record by more than 30 participants and informed thousands of students about Popmoney in the process.

The event was held in the Reitz Student Union, a central location on campus, and was free and open to the public. Participants 18 years and older were asked to create a Popmoney profile before entering. The first 300 students received Popmoney stickers and official Popmoney stickers were prominently placed on the massive sheets of bubble wrap used for the attempt. Four popular UF performance organizations - a capella groups **No Southern Accent** and **The Staff**, dance team **Sabor Latino**, and improvisational comedy troupe **Theatre Strike Force** - and two musicians entertained students between event registration and bubble wrap popping. Event participants and POPPING POINT online gamers were entered into the grand prize giveaway drawing for two all-park passes to Walt Disney World.

The POPPING POINT team spread the word about the Guinness World Records event via collateral materials, word-of-mouth communication, social media and at the POP-Up tent. News of the event spread like wildfire around campus and in the community.

On the day of the event, all POPeratives and more than a dozen other volunteers supported the POPPING POINT team by checking in students, organizing the participants, rolling out the bubble wrap, and capturing photographs and video of everyone popping bubble wrap. All told, more than 450 people participated in the event as volunteers, official participants or entertainment. The event was immensely successful and provided the POPPING Point team with an intriguing way to talk with students about Popmoney. It also increased awareness of the service in Gainesville.

GOALS, OBJECTIVES, STRATEGIES, TACTICS AND OUTCOMES

GOAL

To increase awareness of Popmoney using methodologies that result in adoption, use and audience communication about the payment service.

OBJECTIVES

OBJECTIVE 1: To increase awareness of Popmoney services among our target audiences by at least 25 percent by February 28, 2014.

Strategy I: Inform our primary and secondary audiences about the personal payment service by engaging them in face-to-face conversation.

Rationale: According to our survey, 88.5 percent of the Gainesville population had no knowledge of Popmoney.

Tactic 1: Create a four-day teaser campaign to stimulate curiosity about the POPPING POINT concept, encourage visits to the countdown website and build excitement for the official launch on Feb. 5.

Tactic 2: Facilitate informational POPPING POINT sessions for local banks, philanthropic organizations and student organizations to discuss the Popmoney personal payment service and the variety of ways it could be used.

Tactic 3: Create collateral material that contains information about how to create a free Popmoney profile to stimulate conversation about the various POPPING POINTS on campus and within the Gainesville community.

Tactic 4: Create and secure placement of radio announcements that contain key messages and generate excitement for upcoming events.

Tactic 5: Pitch and secure stories with various angles related to campaign events and programming of interest to local print and broadcast media.

Tactic 6: Post information, news stories and weekly prize winners on the website and social media platforms to encourage two-way online communication about our campaign. In addition, include steps for creating a Popmoney profile and indicate where it could be used in Gainesville.

Strategy 2: Establish strategic partnerships with local businesses, philanthropic organizations and student organizations to effectively share key messages with all target audiences in the community.

Rationale: Primary research reported the target audience would be more likely to trust a personal payment system if it were used by reputable businesses and organizations.

Tactic 1: Develop relationships with vendors at farmers markets and encourage them to adopt Popmoney to provide opportunities for students and community members to get information about the service and/or use their Popmoney profiles.

Tactic 2: Establish a partnership with Krishna Lunch, a traditional campus fixture, to integrate our campaign into UF culture and provide an opportunity for our audience to use their Popmoney profiles.

Tactic 3: Collaborate with UF Relay for Life and Dance Marathon to encourage students to contribute to the American Cancer Society and Children's Miracle Network using Popmoney.

Tactic 4: Collaborate with the First Generation Student Organization (FGSO) to coordinate a professional seminar to inform students about financial responsibility and Popmoney.

Tactic 5: Collaborate with Walt Disney World to contribute two all-park passes for a grand prize giveaway drawing at the end of February.

Objective 1 Outcome: EXCEEDED!

Before the launch of our campaign, only 11.5 percent of audiences surveyed knew anything about Popmoney. Post-evaluation surveys indicated more than 40 percent of these audiences knew something about Popmoney. This 29 percent increase in audience awareness exceeded our goal of 25 percent.

OBJECTIVE 2: Engage at least 1,000 people in conversation about Popmoney services and benefits by February 28, 2014.

Strategy 1: Use face-to-face interactions to communicate the benefits of Popmoney to all target audiences.

Rationale: Primary research showed that our audience is more likely to trust information from friends and family members.

Tactic 1: Create a centralized location through the use of our POP-Up tent where students can have one-on-one conversations with knowledgeable members of the POPPING POINT team to develop a personal connection with Popmoney and the campaign.

Tactic 2: Train and equip University of Florida student leaders with the proper knowledge to serve as POPeratives to advocate Popmoney.

Tactic 3: Encourage people to make our campaign a trending topic on social media through the use of the hashtag #poppingpoint on Facebook, Twitter and Instagram.

Objective 2 Outcome: EXCEEDED!

During our campaign, we engaged 1,395 people in one-on-one conversations about Popmoney at the POP-Up tent, Gator Nights, Farmers Markets and North Central Baptist Church, which exceeded our objective by about 40 percent. Of these people, 141 of them created a Popmoney profile on the spot, which means about 10 percent of these conversations led to immediate profile creation. We also reached out to 646 additional people through presentations to campus organizations. These numbers do not include the Guinness World Records event.

OBJECTIVE 3: To facilitate at least 200 people from our target audience to create and/or use a Popmoney profile by February 28, 2014.

Strategy 1: Help popular businesses and organizations establish Popmoney profiles to provide opportunities for our primary audience to create and/or use the Popmoney service.

Rationale: According to information gleaned from primary research, convenience is important to our audiences, and it is important to make it as simple as possible to adopt the Popmoney service.

Tactic 1: Develop a launch event that incorporates a variety of "POP" candies to engage primary audiences in conversation and provide an opportunity to create a free profile.

Tactic 2: Distribute materials and engage target audiences in conversations at farmers markets and near Krishna Lunch, encouraging them to create and/or use their Popmoney profiles.

Tactic 3: Establish "POPPER of the Week" prize giveaways on poppingpoint.com and social media as an incentive for our primary audience to sign up for Popmoney profiles and spread information about the POPPING POINT campaign on various social media platforms.

Tactic 4: Set up an informational table at Gator Nights to engage people in conversation about Popmoney and encourage the creation of profiles.

Tactic 5: Collaborate with UF Student Government to implement and host a Guinness World Records event to increase the number of profiles created.

Tactic 6: Distribute collateral material about Popmoney and the POPPING POINT campaign during the monthly Gainesville First Friday community event.

Objective 3 Outcome: EXCEEDED!

During our campaign, 288 people created Popmoney profiles and/or used the Popmoney service. This exceeds our objective by 44 percent. Of people who used Popmoney, 50 percent indicated that they used it at one of our POPPING POINTS.

OBJECTIVE 4: To obtain 500 unique web hits and an additional 1,000 unique hits to social media platforms by February 28, 2014.

Strategy 1: Create visibility for the POPPING POINT website and social media sites through convergence of print and broadcast materials and supporting social media outlets.

Rationale: Primary and secondary research showed that our audiences rely primarily on online platforms to receive information.

Tactic 1: Include links to poppingpoint.com and social media sites on all print materials.

Tactic 2: Include a Quick Response (QR) code on all campaign posters that will direct smartphone users to poppingpoint.com.

Tactic 3: Encourage people to visit poppingpoint.com on all social media platforms.

Tactic 4: Create a fun, interactive adventure game on poppingpoint.com to tell stories about Popmoney's helpfulness and encourage Popmoney profile creation upon completion using a grand prize giveaway while linking to the Popmoney website.

Strategy 2: Develop and maintain Facebook, Twitter, Instagram and YouTube accounts to provide additional information about Popmoney and the POPPING POINT campaign.

Rationale: Primary and secondary research both show that the majority of our audiences are active users of Facebook, Twitter, Instagram and YouTube.

Tactic 1: Create and maintain a POPPING POINT Facebook page with two-way engagement to demonstrate Popmoney's usefulness while linking back to the official Popmoney website.

Tactic 2: Create and regularly update a two-way POPPING POINT Twitter account to demonstrate Popmoney's usefulness while linking back to the official Popmoney website.

Tactic 3: Create and maintain a POPPING POINT YouTube channel with videos.

Tactic 4: Create and regularly update a POPPING POINT Instagram account with pictures from events as they occur.

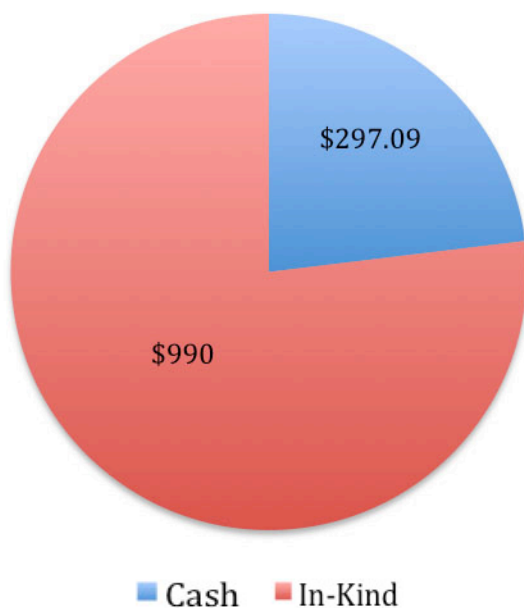
Tactic 5: Provide direct links to all social media profiles on poppingpoint.com.

Objective 4 Outcome: EXCEEDED!

During February, there were 882 visits to poppingpoint.com, which includes 695 unique visitors, exceeding our objective by 39 percent. Social media platforms reached more than 4,000 individuals total in February, with an average of 414 individuals per day. The Facebook post about the Guinness World Records attempt event went viral with 4,268 unique views.

BUDGET

Our campaign's success was supported by \$990 generous in-kind contributions from local businesses and \$297.09 in cash expenditures.



NOTE: All collateral materials and campaign books were developed, designed and printed in the Weimer Hall Bateman Room where team members have access year-round to computer software and a full-color printer. All students in the UF College of Journalism and Communications receive a 1,000-sheet paper allocation for each lab class they take each semester. Spring semester of Bateman is the capstone PUR 4800 Campaigns course, therefore all paper stock allocation is available to each team member to use as a student in this course. All expenditures for the POPPING POINT campaign on behalf of Popmoney are documented. (See page 33 for a detailed breakdown of the budget.)

CONCLUSION

This campaign successfully engaged our target audience to find their POPPING POINT!

With messages of convenience, security and sharing, the "What's Your POPPING POINT?" campaign "stuck" with all audiences in Gainesville. The team's events and collaborations encouraged adoption, use and personal sharing of the Popmoney service.

Impact

By directly engaging nearly 3,000 Gainesville college students and community members in conversation about Popmoney, the POPPING POINT team personalized the Popmoney payment service. Through use of the POP-Up tent and other events, the team provided students and community members with a human connection to Popmoney as well as a consistent source of information about ways they could participate in the POPPING POINT fun. The Guinness World Records event helped students connect Popmoney to fun and socializing while attracting attention from local media, such as the Gainesville Sun and The Alligator, as well as the e-magazine, Gainesville Scene.

Sustainability

Through establishing strong collaborations with Influential businesses and organizations in Gainesville seeking ongoing new payment services, the community will have opportunities to use and learn about the Popmoney personal payment service. Farmers Market vendors, Krishna Lunch and the First Generation Student Organization (FGSO) have continued using Popmoney with Gainesville students and community members .

As the broken world record goes down in both Guinness and Gainesville history, people are not likely to forget about Popmoney anytime soon!

"Popmoney is awesome!" - UF Student