

## Medal Count (Executive Summary)

College students are connected – digitally, that is. They communicate, research, study and shop using the Internet and social media. Email and text are second nature, and according to Pew Research, 90 percent of 18 to 29 year olds are using social media. So, why aren't they embracing technology to pay one another?

The Bateman team at California State University, Long Beach (CSULB) conducted research to answer this question, better understand the client and target audiences, and to inform campaign goals. Secondary research helped us understand Popmoney: how it works, primary uses, key messages, competitors and how we can help create awareness and usage. Our primary research taught us about the target audiences: what they know, how they feel and what motivates them to act.

We found that while students are champions of social media, email and text, they were not very familiar – nor comfortable – with person-to-person (P2P) payments. A survey of CSULB students revealed that only 40 percent had transferred money via email or text, but 71 percent were willing to try it. Unfortunately, 97 percent had never heard of Popmoney. The CSULB Bateman team needed to introduce our target audiences to Popmoney and motivate them to give it a try.

Leveraging the excitement surrounding the 2014 Winter Games, we created the *Pay Like a Champion* campaign. We used our student focus group to guide our theme and logo choices. We created a mascot, engaged Special Olympics Southern California in a corporate social responsibility (CSR) effort, partnered with Long Beach State Athletics and hosted a Guinness World Records event, all of which tied in to our Olympic theme. Our team focused on increasing awareness and educating target audiences, as well as encouraging registration and usage of Popmoney. We tabled on campus and at sporting events, held workshops, produced videos and recorded a theme song while connecting with our audience through social media. Students became engaged. Through strategic planning and careful implementation, we informed our audiences, answered questions, dispersed key messages and encouraged registration and transactions.

Our *Pay Like a Champion* campaign reached more than **10,000** students and alumni. We gained a total of **89** new users and transactions by providing easy access to Popmoney at tabling events and classroom workshops. Through **9** media placements, we generated **600,000** media impressions with an advertising value equivalency (AVE) of **\$35,380** and a return on investment (ROI) of **29.5**. Furthermore, we produced **132,500** social media impressions. Our campaign increased awareness and usage of Popmoney throughout CSULB and the local community.

The CSULB Bateman earned a gold medal for teaching students, alumni and the community of Long Beach how to *Pay Like a Champion* using Popmoney.

## Opening Ceremonies (Situation Analysis)

Digital social technology is a primary way we communicate in the 21st century. Social networking sites like Facebook and Instagram, as well as other communication tools, including email and text messaging, serve as platforms to communicate in ways that previous generations did not. As our communication style evolves, so should the way we pay our “friends” and “followers.” The problem is that many people are still paying one another using last century's technology – cash and checks – instead of P2P payments.



According to the Federal Financial Institution Examination Council, online P2P or email payments typically use traditional payment networks to transfer funds electronically from one consumer to another. These payments are named for their ability to send funds among individuals online. Popmoney, a P2P service, allows users to securely send, request and receive money using their existing bank accounts. Users can send or request money using the recipient's email address or mobile number. Popmoney partnered with PRSSA and the Bateman competition to grow awareness and to increase the number of consumers using the service and transactions made through the service.

## Qualifiers (Secondary Research)

After reviewing a number of websites that focused on the history of Popmoney and Fiserv, electronic banking services and their transaction processes, as well as the current social media habits of Popmoney and competitors, our team was able to determine specific strategies to successfully implement our plan. This information allowed our team to compare our client to its competitors, understand its strengths and weaknesses, and help us establish goals and predictions for our campaign.

- 77 percent would prefer a P2P payment service offered by a bank over an independent service such as PayPal
- 70+ percent perceive a bank P2P service to be more secure and convenient than a third-party service
- 81 percent would use a P2P service if offered by their bank

Research showed PayPal and Venmo are the primary competitors and are perceived as being safe and inexpensive.

- **PayPal:** Highly trusted international transfer service, sender decides who pays fees, fees range from free to 2.9 percent per transaction
- **Venmo:** Payment activity shared via social media accounts, bank transfers are free, credit card transactions are charged 3 percent fee, transactions can occur between Facebook friends

We also reviewed research provided by Popmoney, which revealed important considerations for our campaign:

- Most common uses include splitting rent, shared bills, travel and gifts
- Key messages include convenience, security and control

## Preliminaries (Primary Research)

The CSULB Bateman team conducted 13 in-depth interviews, as well as focus groups with college students and communications professionals. Furthermore, we surveyed 191 students, professors, parents and other members of the community. Our primary research helped to focus and direct our *Pay Like a Champion* campaign.

### In-Depth Interviews

Conducting 13 in-depth interviews with college students, young working adults, parents, financial experts, renters, a travel professional, a landlord and a nonprofit executive gave our team insight on how a diverse group of potential Popmoney users felt about the service and their willingness to use it.

- Young adults are willing to try Popmoney because it is available as an app on mobile devices
- Since the majority of banks do not allow online transfers between different bank members, mobile banking users would consider using Popmoney to safely send money to members of other banks
- Adults over age 35 preferred face-to-face banking or sending money online
- Professional adults over age 35 were concerned with security
- Most interviewees would try Popmoney if they knew peers who used it and recommended it



### Student Focus Group

Conducting a focus group of 18 CSULB students ages 18-24 helped guide our campaign in regard to social media choices and incentives. The focus group allowed us to test our mascot concept, theme and logo.

- **Social Media Use:** 61 percent of students preferred Instagram to Facebook, favoring visuals over text
- **Campaign Incentives:** Students were more likely to sign up with Popmoney or participate in campaign events when offered an incentive; 33 percent would participate for a “pop” snack; 83 percent for a restaurant gift card
- **Theme:** Students liked themes such as *Easy as P.O.P.* or *P.O.P. Like a Champion*. Due to Popmoney regulations against using “P.O.P.” as an acronym for “Pay Other People,” we modified our theme to be **Pay Like a Champion**
- **Mascot:** Students were very receptive to a superhero mascot for the campaign, stating that they would want to interact with her on campus
- **Logo:** Students unanimously preferred a logo featuring Popgirl

*“I’d take a picture with Popgirl.”*  
- Henry, CSULB student

### Communications Professionals Focus Group

Conducting a focus group with four communications professionals enabled us to leverage their years of experience to test our campaign ideas. Their suggestions included:

- Broadening reach through multiple social media platforms
- Using Popgirl visuals on banners, blogs, logo and social media
- Partnering with major on-campus events to increase turn out
- Highlighting areas where Popmoney outweighs the competition
- Using prizes and incentives that appeal to target audiences to encourage participation
- Connecting with alumni for support and donations
- Reaching out to students in other departments for assistance with videos, music, design, etc.

### Survey

Surveying 189 people informed us of our target audiences’ prior knowledge, safety concerns and willingness to use a P2P service, which helped direct our campaign. Of note, while an average of 80 percent said they would be willing to send money via email or text, only 40 percent actually had. In addition, Popmoney awareness was very low and ranked lower than other P2P services in terms of safety and security.

	College Students N=132	Professors, Staff N=5	Community N=52
Have transferred money via email, text	40 percent	40 percent	42 percent
Very or somewhat willing to send money via email, text	71 percent	100 percent	68 percent
Aware of Popmoney	3 percent	0 percent	4 percent
Safety perceptions (1 is not secure; 10 is very secure)	PayPal: 7.04 Popmoney: 3.92	PayPal: 5 Popmoney: 5	PayPal: 6.62 Popmoney: 4.06

### Spectators (Target Audiences)

#### Primary Audience

- College students at CSULB between the ages 18-24

#### Secondary Audiences

- CSULB alumni
- Long Beach community
- Local media

## Hardships & Hopes (Challenges & Opportunities)

**Challenge:** CSULB students were not familiar with Popmoney. Our survey showed that 97 percent had never heard of it.

**Opportunity:** There was a clean slate, free of preconceived notions, to inform students about Popmoney.

**Challenge:** The target audience did not feel secure using a money transfer app. Students ranked Popmoney at a safety level of 3.92 out of 10.

**Opportunity:** We had the opportunity to instill trust in Popmoney by informing students about its safety features, using face-to-face communication and informative videos.

**Challenge:** The majority of students had never used Popmoney and were unclear of how it worked.

**Opportunity:** We had the opportunity to educate target audiences about the easy steps needed to register for Popmoney through tabling, workshops and videos.

## National Anthem (Key Messages)

### Popmoney is:

#### Safe

Securely send and receive money through verified, bank-grade security transactions

#### Convenient

Send or receive money via email or text anywhere, anytime

#### Manageable

Schedule reoccurring or advanced payments. View and modify transactions at any time

## Gold Medal Dreams (Goals & Objectives)

Based on our research, survey, focus groups and the client's needs, we landed on two overarching campaign goals:

1. Increase awareness, build brand credibility and educate target audiences about Popmoney
2. Encourage registration and usage of Popmoney

**Objective #1:** To expose 5,000 members of our target audiences to Popmoney during the month of February

**Strategy:** Develop a fun and engaging campaign

**Rationale:** Students are weighted down with the stress of their classes, so entertaining activities were needed to encourage participation.

### Tactics:

- **Create a relevant campaign theme.** Our team looked at major events and holidays during the month of February and decided to capitalize on the excitement surrounding the 2014 Winter Olympics. The *Pay Like a Champion* campaign focused specifically on the champion theme, which was integrated into our events and content.

- **Create a face for our campaign.** Our team created a mascot for the *Pay Like a Champion* campaign: Popgirl was a fun, comic-styled mascot who served as an integral part of every aspect of our campaign. She was the key component to our logo, the star of our informational videos, a champion at our campus events and the face of our social media platforms. She captured the attention of our primary audience – CSULB students – and kept them engaged and connected to our campaign. Her motto was, “Saving the world, one money transfer at a time.”

**Strategy:** Produce original Popmoney content

**Rationale:** Creative content highlighting Popmoney uses and campaign key messages engaged target audiences with visual and easy-to-understand information.

**Tactics:**

- **Record a series of YouTube videos to inform target audiences about Popmoney.** With the help of several CSULB film students, we recorded three professional quality videos in the “Adventures of Popgirl” series. Each week during the month of February a new video was posted on our YouTube channel and promoted via social media. Videos emphasized the campaign’s key messages – safe, convenient and manageable – and some of Popmoney’s primary uses. Videos encouraged our audience to view, share and sign up for Popmoney. Videos also included links back to our Instagram and Facebook pages.
- **Create a Popmoney theme song.** Using the song “Dirty Pop” by ‘N SYNC as inspiration, the CSULB Bateman team created a theme song for our campaign. The catchy words and familiar tune engaged students. The song was sung and recorded by aspiring musicians, and was posted on YouTube and played during classroom workshops.
- **Create informational handouts illustrating how to use Popmoney and the campaign’s key messages.** We created and printed small fliers that were available at events and tables for target audiences and included detailed Popmoney sign-up instructions and contest information.



*CSULB students had fun engaging with campaign mascot Popgirl at Pay Like a Champion events.*

*“I can’t get that song out of my head.”*  
- Nik, CSULB student

**Strategy:** Provide face-to-face opportunities to connect with target audiences and disperse Popmoney information

**Rationale:** One of the proven maxims of communications is that personal, face-to-face contact is the most effective means of communication.

**Tactics:**

- **Table on campus.** Setting up tables throughout campus provided us with an opportunity to connect with students and encourage Popmoney registration. We enticed students to stop at our table and learn about Popmoney by offering “pop” snacks, contest opportunities and games. We posted orange balloons around campus and held bubble gum blowing contests, where students tried not to let their bubble “pop” during tabling events.
- **Hold workshops in classes to increase awareness of easy registration for Popmoney.** We visited classes during the month of February, showing students the Popmoney how-to video and walking through a PowerPoint presentation about its uses and benefits. We also encouraged students to download the Popmoney app and register for Popmoney during the workshops. A raffle was used as an incentive for signing up.



**Strategy:** Use mascot to attract target audiences and encourage participation in campaign activities and events

**Rationale:** As research confirmed, our mascot engaged and motivated students to participate in events and activities.

**Tactics:**

- **Utilize mascot to engage students during events and activities.** Popgirl attended all of the campaign events. She was the key component in the Instagram contest and appeared at the men's basketball games throughout the month of February. She also starred in the campaign's YouTube videos, saving the world one money transfer at a time.
- **Host "Where's Popgirl?" Contest.** Participants searched for Popgirl throughout campus and at campus events. When they found Popgirl, they took creative photos with her and uploaded them to Instagram with the hashtag #HeyPopgirl. All participants were entered into a drawing as an incentive to participate.

*"How'd you get the 'real' Popgirl?"*

- CSULB student

**Objective #1: Outcome: Gold Medal (Exceeded)**



We handed out **200** fliers, **40** table visitors provided us with their email addresses, **695** people viewed our videos on YouTube, **30** people participated in the "Where's Popgirl?" contest, **121** students attended classroom workshops and **9,354** attendees of CSULB basketball games heard messages regarding our

Popmoney campaign. The total number of key publics who were exposed to Popmoney during our campaign was **10,440** people, which more than doubled our objective.

**Objective #2: To garner one on-campus and one off-campus media placement mentioning Popmoney during the month of February**

**Strategy:** Create a pseudo-event

**Rationale:** In the absence of actual news, we created an event large enough to generate media coverage.

**Tactics:**

- **Create Guinness World Record Event.** In keeping with our *Pay Like a Champion* theme, we attempted to break the record for most party poppers popped at one time. We leveraged media who were already in attendance at games and pitched the story to local media on and off-campus. We popped 587 poppers, using donated poppers from TNT Fireworks, falling short of the previous record of 743. Interestingly, despite our media pitches indicating the current record as 743, media relied on publicly available information from GuinnessWorldRecord.com, which posted the current record at 536. Special Olympic Southern California champion athletes assisted with the countdown for the record.
- **Partner with Long Beach State Athletic Department.** This partnership greatly extended our reach and was integral to the Guinness World Record attempt. We capitalized on the captive audiences at the games in order to reach as many people as possible. Our campaign event was featured on its email blasts and announced during men's basketball games. We were able to attend games and sporting events, including a tailgate party, giving us an opportunity to connect with fans, students and alumni.



*The Guinness World Record event was an important component of our media relations activities and helped us exceed our media objective.*

**Strategy:** Reach out to local media to promote *Pay Like a Champion* campaign.

**Rationale:** Reaching out to local media on and off-campus helped leverage the Popmoney service, increasing awareness and usage of the product while extending the reach of our campaign

**Tactics:**

- **Pitch *Pay Like a Champion* campaign and Guinness World Records event to local and on-campus media.** We pitched local media, including the *Press-Telegram*, the *Long Beach Register*, the *Grunion-Gazette*, the *Long Beach Post* and the *Beachcomber* regarding Popmoney, our campaign, our partnership with Special Olympics and our Guinness World Record event. We also pitched the campaign to the *Daily 49er* (university newspaper), *College Beat* (university television) and *Dig* (university magazine).
- **Create press kit for all events.** We created press kits to be used at each event throughout the campaign.
- **Provide editorial content for local newspapers, blogs, etc.** We ghostwrote a bylined article regarding “social payments” and consumer safety that was authored by a CSULB finance professor/CEO.

*“This year’s team did an excellent job of creating news to generate coverage regarding the Bateman Competition. The Guinness World Record attempt was a smart way to go.”*

*- Daily 49er Newspaper Advisor*

## Objective #2 Outcomes: Gold Medal (Exceeded)



Despite our difficult media market, the campaign garnered **594,982** media impressions, **64** percent of which mentioned Popmoney. Overall, we had **3** on-campus and **6** off-campus media placements, including:

- Daily 49er – 2 stories
- Long Beach Register – 2 stories
- Orange County Register online edition – 2 stories
- Long Beach Press-Telegram – 1 print/online story
- Long Beach Post – 1 story
- College Beat – 1 broadcast segment

Two broadcast stations confirmed attendance at our Guinness World Record event but were re-routed to breaking news. In addition, the bylined article is pending publication.

Though controversial as a measurement of PR effectiveness, we also calculated advertising value equivalency (AVE) as a means of determining return on investment (ROI) for the campaign. We used column inch rates for print publications available on Cision and banner ad rates available on the respective websites. Our total AVE was **\$35,380**, for an ROI of **29.5**, based on our total campaign budget of \$1,200 (in-kind and hard costs).

## Objective #3: To capture 500 combined social media hits using Facebook and Instagram by the end of February

**Strategy:** Create integrated social media campaign

**Rationale:** Increasing visibility encouraged familiarity with our campaign and its key messages.

**Tactics:**

- **Create a campaign Facebook page.** A Facebook page gave our team a place to share information about key messages, post links to videos and other social media platforms, house contest rules and interact with our target audiences.

- **Create an Instagram account.** The focus group with CSULB college students informed us that Instagram is the most popular social media platform for students ages 18-24. An Instagram account allowed our campaign to have a visual platform. It gave us the ability to share videos and pictures highlighting our key messages, and it encouraged sharing and interaction with target audiences.
- **Create a YouTube account.** YouTube provided us with a place to post videos and songs. It also served as a secondary social media option for engaging target audiences.

**Strategy:** Utilize social media platforms to engage two-way communication with target audiences

**Rationale:** Social media is a major communication tool. By utilizing various platforms, we increased the chances of reaching our target audiences and keeping them engaged.

**Tactics:**

- **Provide friends and followers with ongoing updates on popular uses of Popmoney.** Our team created a social media content calendar, and throughout the month of February, we posted photos and status updates to social media platforms to keep friends and followers engaged.
- **Host Instagram Contests.** Our campaign initiated a photo contest via Instagram. Students participated in our contest by tagging us in photos of themselves with Popgirl around campus. Followers on Instagram used the hashtag #HeyPopgirl to be entered. All participants were entered into a drawing as an incentive to participate.

**Objective #3 Outcome: Gold Medal (Exceeded)**



Our social media platforms received **384** likes, **648** followers and **36** shares. We received a total of **1,068** combined social media hits, which more than doubled our goal. We created total of **132,500** social media impressions.

**Objective #4: To generate 100 new Popmoney registrations, app downloads and/or transactions by primary and secondary audiences during the month of February**

**Strategy:** Provide easy accessibility for CSULB students to register with Popmoney

**Rationale:** Providing easy accessibility to register with Popmoney increased the likelihood that target audiences will sign up for the service during our campaign.

**Tactics:**

- **Utilize tablets and laptops at events to increase registration and usage of Popmoney.** We used tablets and laptops for on-the-spot registration at all tabling events. Having quick access to a tablet or laptop made registration quick and easy for our target audience.
- **Hold workshops in classes to encourage registration for Popmoney.** The CSULB Bateman team visited six classes during the month of February. At the end of each class, we asked students to download the app and register for Popmoney.



*At classroom workshops, students learned about Popmoney and downloaded the app.*

**Strategy:** Provide incentives for target audiences to register or use Popmoney

**Rationale:** This strategy encouraged two-way communication and gave students a fun and engaging reason to use Popmoney.



**Tactics:**

- **Host Popmoney registration contest.** Our campaign offered a prize drawing for anyone who registered for Popmoney during the campaign. Laptops and tablets were available for quick registration at on-campus events.
- **Create Special Olympics donation contest.** We used a random drawing as an incentive for anyone who made a donation to Special Olympics. Participants who donated via Popmoney were awarded extra entries.
- **Use incentives to attract people to participate in events and activities.** Prizes and “pop” snacks were used as incentives for participation in the campaign’s Instagram contest, Popmoney sign-up drawing and the charitable donation raffle. We collected the following as prizes: A signed Pau Gasol hat, donated by the Los Angeles Lakers; CSULB sweatshirt, donated by the University bookstore; Aquarium of the Pacific tickets; Islands Restaurant gift certificates; and Customized Vans vouchers.

**Strategy:** Create CSR program to drive Popmoney transactions

**Rationale:** By linking Popmoney to a nonprofit organization, we are able to increase usage through donations and illustrate to other groups/organizations how simple it is to use Popmoney as a vehicle to collect donations, dues and/or manage any other financial transactions.

**Tactics:**

- **Enroll Special Olympics Southern California (SOSC) with Popmoney.** SOSC registered for a Popmoney account during our campaign. Popmoney had not enrolled an organization before, and the process took time. However, this is now something that other organizations can do. Enrolling SOSC illustrated the benefits of using Popmoney for non-profit organizations, clubs or teams. It also allows SOSC to use Popmoney for future fundraising events, which will increase usage of Popmoney in the future.
- **Utilize Popmoney to solicit donations for a charitable organization.** We encouraged the use of Popmoney as the payment service for donations to our charitable organization. This encouraged our audiences to sign up for Popmoney in order to make donations to the organization. The target audience, specifically our secondary audience, including alumni and the local community, were encouraged to make donations to SOSC via Popmoney. We were able to raise \$175 of our goal of \$250, which would fund one athlete for one season. Cory Jones at Fiserv approved the SOSC CSR program.
- **Offer Special Olympics donation incentive.** A random drawing provided an incentive for anyone who made a donation to SOSC. Additional entries were given to participants who donated via Popmoney.

*“We appreciate your time and dedication to incorporate Special Olympics into the Popmoney campaign.”*

*- Special Olympics Southern California, Special Events Manager*

**Objective #4 Outcomes: Silver Medal (partially met)**



We had **74** people register or download the app and **15** people confirm usage of Popmoney. We were also able to register Special Olympics Southern California as an official Popmoney user, which means that any of its many donors can now donate through Popmoney. In total, we were able to confirm **89** new Popmoney registrations, app downloads and/or transactions. These numbers likely underestimate the actual figures due to the fact that less than 15 percent of students at CSULB use their .edu email addresses, making registration and usage difficult to track.

## Boycotts (Campaign Hurdles)

Throughout the course of the campaign, our team faced several hurdles. We did our best to clear each obstacle, but sometimes the hurdles could not be cleared.

- CSULB is a large college with a population of approximately 36,000 students. We are also a commuter school, meaning very few students spend time on campus aside from attending classes. Only 6 percent of students live on campus. During our campaign, we had to find ways to reach busy students who were not fully engaged in college activities, like tabling in high-traffic times and participating in events that already had a built-in audience.
- University policies made club registration and usage of Popmoney impossible. Although we tried to secure Popmoney registration for several school clubs and organizations, the way CSULB club bank accounts are set up and handled did not allow for Popmoney usage.
- Tracking our usage and registrations was difficult for us. Popmoney recommended students register using their .edu email addresses to provide tracking information, but when we spoke with students many of them did not even know they had a school email. Information Technology Services at CSULB informed us that less than 15 percent of students have an active email account, as defined as a log-in in the past 30 days.
- Though Long Beach is the seventh largest city in California with a population of 465,000, our local media is very limited given that we are part of the Los Angeles DMA. We have local newspapers, but all television crews are based in Los Angeles. It takes major news to get them to travel the 30 or more miles to get to CSULB.
- There were two other Guinness World Record attempts in the Greater Los Angeles area the weekend of our event, one of which had a Guinness official onsite to verify the attempt. These events created tremendous competition for media coverage.

## Closing Ceremony (Conclusion)

The year's shortest month does not provide much time to create a groundswell of support. In fact, just as we felt we were gaining traction, the month was coming to a close. Despite this, we informed, demonstrated, encouraged, educated, built trust and instilled confidence. The CSULB Bateman team introduced Popmoney to our community.

At the start of the campaign, Popmoney was a relatively unheard of service among CSULB students. "What's Popmoney?" many asked. "I never knew Popmoney could do that," they said. By the end of February, the *Pay Like Champion* campaign had informed our community. "I heard about Popmoney at the basketball game last week," a student told us. "I just used it to pay my friend," another told us.

Our gold medal campaign garnered **594,982** media impressions, reached **10,440** unique individuals, gained at least **89** new Popmoney users and created **132,500** social media impressions. Our AVE was more than **\$35,380** for a total ROI of **29.5**, and the partnership we formed between a global nonprofit organization and Popmoney will benefit both organizations for years to come.

We built a campaign around current events and appealed to the interests of our target audiences. Our fun activities, informative videos, clear information and engaging mascot led us to gold. Although our campaign flame has been extinguished, the Popmoney spirit continues to illuminate the path to personal payments at CSULB and throughout Long Beach community.