



FINANCIAL WORD

Lucian Camp extols the virtues of the “matching luggage” approach to integrated creative marketing communications.

Given that I've worked in integrated agencies specialising in financial services since 1985, you won't be too surprised that I think integration is a good thing in financial services marketing. Integration is a big and multi-faceted subject, but for the purposes of this piece I'm focusing mainly on *creative* integration. By this, I mean that agencies like mine should be trying to develop communications which do two things at once:

1. Meet their particular objectives without compromise.
2. Are obviously and meaningfully connected to other communications which, taken as a whole, build up a bigger picture of what the organisation is, offers and stands for.

I'm not sure those are the most elegantly worded bullet points I've ever written, but even so it seems to me that they contain a truth that's obvious and indisputable. A number of players, both major and minor, have no intention of disputing it. Icon-driven brands like Churchill and Scottish Widows don't unexpectedly introduce random cats and Welsh widowers. Halifax always gives you extra, and almost always gives us Howard as well.

Direct Line doesn't give us anything like as much red phone as it used to, but it does give us a brand idea – “A good deal better” – which it extends across a successfully integrated campaign even though it's a hard idea to execute. UBS gives us “you and us” which is a thought a lot of us would have liked to have had - but most of us also feel we could have executed a lot more interestingly

But here's the funny thing: a surprisingly large number of the major players in financial services marketing and communications don't seem to accept the case for integration at all. This group of rejecters fall into two main camps. The smaller of the two simply don't buy it. HSBC, for example, has a global brand campaign around its “world's local bank” strapline that has no serious connection to what it does anywhere else in its communications.

These days, sadly, it also has no serious connection with the days when it used to be a good global brand campaign. The current “different points of view” ads are silly, boring, utterly irrelevant to what HSBC does and more to the point obviously untrue. HSBC certainly doesn't value and appreciate all points of view, least of all the point of view expressed by thousands of sub-prime American mortgage

borrowers that they don't need to repay the money they've borrowed from HSBC. But we digress.

The Pru is pretty much a rejecter these days. True, it has a reasonably distinctive look and feel (red). Beyond this, there's the entirely mysterious strapline “It's all part of the plan from the Pru” bunged on to the bottom of everything. In truth this adds nothing except clutter.

And Norwich Union also sits more or less among the rejectionists, with different streams of communication (brand, direct, product, intermediary, Aviva corporate) that deliver few uber-messages except that someone in Norwich or York has invested an awful lot in yellow ink.

The larger group of rejecters pay lip service to the concept of integration. They pretend to buy it, but deep down they don't. You can always spot them, because there's a phrase they always use to express their position. They talk about the undesirability of an approach that focuses on “matching luggage.”

I'm not sure where this luggage obsession came from – perhaps brought to mind by the cheap and tacky sets of travel bags offered as alternatives to the carriage clock in a million financial services mail packs – but I know what it means. It means: “All of our stuff looks incredibly different at a superficial level, but at a more important and fundamental level it all works together and has a cumulative effect.”

I think I first came across the term some years ago, when my agency's job was to produce in-branch and product campaigns for NatWest which would integrate with their new TV brand campaign. This featured a fictional soap-opera-like family called the Cannings. One obvious thought was that we might use these characters in our campaigns. Not an obvious thought to the TV agency, though, which had neglected to negotiate usage rights with the actors for any medium except television. Not an option then. Oh well. We didn't want matching luggage anyway, did we?

Today, among the Big Four, Barclays is the most obvious non-wanter of matching luggage, and oddly enough their TV agency is the same one that came up with the Cannings campaign. This time, their TV advertising consists of little dramas that show us, amusingly or cringe-makingly, depending on your point of view (as HSBC might say), their staff coming up with ideas. The print advertising carries

the same strapline, “Now There's A Thought,” but apart from that the luggage is definitely of the non-matching variety.

NatWest is still in similar territory. In its current TV advertising they're focusing on what they aren't rather than what they are, with a campaign that's very similar to Nationwide's only nothing like as good. You can't promote your products and services in a campaign that's about what you aren't, so inevitably NatWest's other activities look and feel incredibly different, despite the presence of the consistent strapline, “Another Way.”

And I can't resist mentioning the former cchm:ping account MORE TH>N, which we lost to a very trendy TV agency 18 months ago. This agency not only threw away our matching luggage, but also killed our pet dog, Lucky. Their TV advertising, a series of quiet, sad little commercials about people putting their lives back to normal with the help of MORE TH>N, bore no relation to anything the brand was doing or had done before or since. They also bore no relation to a sane and sensible way to spend £10 million or so, acting as a very expensive and utterly counterproductive death star which destroyed positive brand awareness and perceptions much more quickly than they'd been built over the previous years. But at least it was a death star where the luggage was varied in nature.

In business, we should always be ready to shoot our most sacred cows. (For the avoidance of doubt, I don't suggest that the same is true in religion.) Two of mine are first, that integration really makes a difference, and secondly, that the only kind of integration that makes any sense is real, obvious integration which enables consumers to see and understand immediately that each piece is part of a bigger whole.

It bothers me that there are so many case histories of large financial organisations which challenge one or both of these ideas. Maybe I'm wrong. Maybe it's time to reach for the humane killer. Or maybe I'm right. And maybe all this disintegration and luggage nonsense is what you get when you place your brand strategy, and that lovely big brand television advertising budget, in the hands of an agency that doesn't really care about anything except your television commercials. □

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