

RURAL MARKETS IMPOSSIBLE TO IGNORE

RURAL MARKETING SUPPLEMENT



in association with: Rural Marketing Association of India





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FOREWORD

DISCOVER RURAL MARKETING, BEFORE IT'S TOO LATE

F O R E W O R D

Greetings to all the delegates at the industry's leading conclave on rural marketing!

We at afaqs!, like almost all of mainline business media, have been guilty of doing too little to highlight the big strides made in rural marketing in the past decade. Blame it on a metro obsession, lack of information flows at both ends, the media and the marketers, and finally, the focus in these markets on 'activations' over a more 360 degree approach until a couple of years back.

From a perception of marketing at village fairs and vans travelling from village to village to showcase a mix of entertainment and products, which incidentally still happens, rural marketing in India has come a long way. It is all about making the best use of technology today, preferably mobile phones, or building up a user community by providing truly relevant, even critical services and information to them. A ringing endorsement happened last year with the glory, and many awards that

Kan Khajura tesan, won last year.

Thanks to the Rural Marketing Association of India (RMAI), an industry body which in recent years has grown in stature and ambition to be a flag bearer for the specialists in these markets, we now have a possibility of easier access to the work being done in our rural markets, by firms who no longer see these markets as an add on, but critical to their own survival.

It is our privilege to bring you a small but useful perspective on these markets along with a few of the winning case studies from the RMAI's own Flame Awards for Rural Marketing. I do hope you will find this start useful, even as we look forward to work more closely with RMAI as well as key industry players to bring you ever more insights from these challenging but fascinating markets in our country. ■

Prasanna Singh
COO
afaqs!

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RURAL MARKETS

WHY LOOK AT BIG CITIES, WHEN RURAL IS FULL OF OPPORTUNITIES - MARKETING IN RURAL INDIA

The media narrative of Rural India, focused as it is on rural distress, farmer suicides and other social issues, will never tell you this.

That increasing literacy rates (which is up by 10 % since the last census) combined with technology is making the rural consumers brand conscious. They have started to trust well-known names and are buying products that align with their aspirations. Going beyond agriculture, rural India accounts for about 50 percent of the country's GDP and comprises of 70 percent of India's total population. Rural incomes have grown consistently over the past decade and consumers are buying discretionary goods and lifestyle products, including television sets, mobile phones and two wheelers in ever greater numbers. In between 2001 and 2009, spends in rural India were \$69 billion, which was significantly higher than the \$55 billion spent by the urban population during the same time.

With its earthy rustic imagery, Rural India is famously called the 'real' India — a hinterland with a large pool of opportunities and unmet demand. Yet, this tempting opportunity has always projected itself as a daunting task for the



marketers. The cost of reaching out and contacting a customer who is willing to purchase a brand at a profitable price has caused even savvy marketers to stumble a little.

Today, for telephony the rural subscriber base has grown seven-fold in the last four years and the tele-density has scaled up considerably. With significant amount of government efforts, over half of India's villages are now linked to all weather roads, besides other basic infrastructural improvements in power, financial access etc. These new developments have allowed various marketers to engage with rural consumers like never before. FMCG growth in the rural markets remained in healthy double digits and has even outpaced urban growth significantly and consistently over the past decade.

In between 2001 and 2009, spends in rural India were \$69 billion, which was significantly higher than the \$55 billion spent by the urban population during the same time.

In the given set of markets one needs to accurately identify the consumer segments that can drive brand sales, loyalty and advocacy.

However, now that 'Urban India' is more or less conquered it is time to tap into 'The emerging India' but rural India will be nothing short of an enigma. On one side, marketers are lured by large untested markets and on the other hand there is more than 10 per cent of the world's population which is struggling to have access to basic amenities like power, water and basic sanitation facilities. And both of these issues are quite inter-connected. So what puzzles a marketer is how to cater to such a wide heterogeneous market, which speaks over 50 different languages and is culturally so diverse.

To begin with, brands need to have an efficient sales and distribution model. This is the most critical factor to achieve profitable and sustainable growth in rural markets. Further, albeit companies are focusing heavily on rural customer acquisition and reach, the efforts to retain a customer have become more important as competitors are also improving their market penetration.

Marketers need to give individual attention to each section in the 'Rural India': The truth about these untapped markets is that rural potential is distributed asymmetrically. Some of the regions possess higher potential than the combined aggregate. Just to give a rough idea, about 72% of rural FMCG sales happen in just 10 states. This means that marketers should find their consumer and build an ecosystem around him.

Marry Big Data with Technology: With the advent of Big Data, marketers have managed to identify and profile millions of rural

consumers and stores. With the use of technology in taking the consumer insights, brands are now able to harness the consumer data at a scale, which was previously unimaginable. Marketers now have the power to identify the 'Rural Super Consumer' who looks forward to products and services that can satisfy his desire for a more city-like lifestyle.

Prioritising the Markets: Marketers need to identify and select the markets that can be approached faster, at an optimal cost and more successfully in terms of consumer's purchasing power, to garner a greater share of growth in the rural area. In broad strokes prioritising the markets also includes precision segmentation. This means that in the given set of markets one needs to accurately identify the consumer segments that can drive brand sales, loyalty and advocacy. For example : Godrej Consumer Products - GCPL's recently launched OneRural programme underlines the company's rural growth strategy, focusing on the top 20,000 villages out of the 60,000, which it currently serves.

As 25% of GCPL's overall revenue is being contributed from the rural markets.

Today marketers are more than equipped to deploy efficient marketing strategies to woo the rural consumer, who is more than self sufficient and is willing to pay for a quality 'urban experience'. How the interaction between these two plays out could decide quite a few of the coming decades biggest winners and losers in Indian markets. ■

RURAL MARKETS

THE NEW RURAL CONSUMER IN A DIGITAL WORLD

The rapid growth of consumption in India's vast rural markets has long excited the imaginations of marketers in companies around the globe. Indeed, many marketing professionals expect rural Indian consumers to drive top and bottom-line growth for their companies. But these consumers are more complicated than marketers may think—and they are changing fast.

Most companies base their understanding of rural Indian consumers on profiles developed over many years. The traditional view afforded by these profiles holds that hard-to-reach rural consumers are price-conscious, strongly influenced by the buying experiences of family and community members, and not as demanding as urban consumers when it comes to after-sales service.

Influenced by this worldview, companies seeking to expand sales in India's rural markets have focused on building the right distribution networks to address infrastructure and logistics challenges and setting the "right" (read "low") pricing for their products and services. Many of these companies are also using digital technology to enhance efficiencies and get closer to the consumer. For instance, one consumer goods company used geographic information system (GIS) mapping

to segment the market into clusters of villages in the Indian countryside.

Missing the new reality

While these approaches may have some value, they miss a critical change unfolding in India's hinterlands: shifting socioeconomic dynamics affecting how rural customers make spending decisions. To be sure, rural incomes are rising, a trend that plays a large role in this market's potential. But an even more important new reality is emerging—fueled by increased access to mobile phones, the Internet and cable TV as well as better road connectivity in rural India.

Consider the growth of Internet usage. Of the 205 million Internet users in India in 2013, as many as 68 million live in rural areas—about half the number of urban users. Even more impressive, one quarter of the 100 million people in India who access mobile Internet live in rural parts of the country. This base is more likely to grow, given that the cost of accessing the Internet is plummeting with intensifying competition among mobile service providers.

Now, envision the larger social context in which these rural, tech-savvy consumers are living. Many of them have family members



Most companies base their understanding of rural Indian consumers on profiles developed over many years.

The top five items popular with rural buyers are Republic of India notes, mobile phone cases, modems, Bluetooth headsets and computer tablets.

and friends who are moving to cities. Moreover, improved road connectivity between rural and urban areas has exposed country dwellers to hitherto unfamiliar aspects of material consumption—such as service quality as well as product diversity and quality. Take these realities into account, and the profile of the so-called typical rural Indian consumer looks quite different from the traditional picture.

Today's rural Indians have high expectations, as evidenced by their

interest in “trading up” and buying into new categories. Yes, they are still value-conscious. But they also demand a broader assortment of products and features, and they have an eye for quality. An Accenture study in progress suggests that rural consumers have a strong preference for branded products. Their needs are no longer simple, and they want consumption experiences that are convenient and tailored to their specific circumstances. To get these experiences, they are interacting with multiple touchpoints and channels as they make and execute purchase decisions. They are also more open to experimenting, venturing beyond their comfort zone and buying products that offer more than just utility.

Some have adopted these new behaviors in response to social pressure to demonstrate upward mobility. According to the eBay India Census 2012, consumers from as many as 1,015 rural hubs in India shopped online that year. Among the top five items popular with rural buyers were Republic of India notes, mobile phone cases, modems, Bluetooth headsets and computer tablets. Additionally, Accenture field research has found evidence of the rising influence of women and children on impulse buying.

Rural consumers are also actively engaging in prepurchase activities, such as shopping around and comparing prices by gathering information from multiple channels including the Web and social media. These behaviors reflect the disruptive forces of the digital era

The Changing Realities of Rural India

Accenture survey of 2800 rural consumers across 8 states and 10 Focus Group Discussions provides unique insights into how rural consumers are changing—in terms of their attitudes, preferences and buying behavior. Businesses that capitalize on this opportunity now could gain a significant competitive advantage over those who wait until the market matures further.

What do rural consumers value?

71% buy brands and 59 percent see them as trustworthy and reliable. 66 percent weightage is given to brand image, functionality and aesthetics while making their purchase decisions.

When do they buy?

55% buy when the need arises, rather than waiting for special occasions.

What sales channels do they use?

83% travel to nearby cities to make their bigger purchases.

Who influences them the most?

1% said the key influencer for their last big-ticket purchase was the village head and 6 percent claimed it was the local shopkeeper.

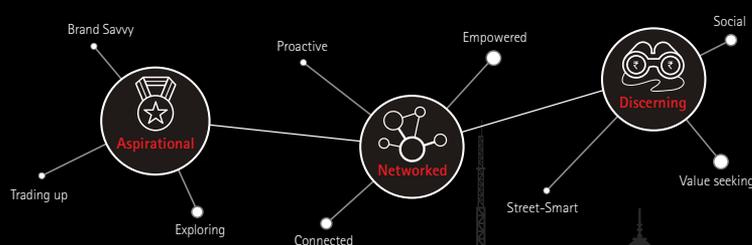
How much do TV ads and celebrity endorsements influence them?

7% claimed advertisements and celebrity endorsements have an influence on their final purchase decisions.

Where do they plan to spend more?

51% plan to increase their spend on education and 49 percent plan to increase their spend on healthcare.

Three broad dimensions characterizing rural consumer behavior change



Four Rural Consumer Segments

Traditionalists are the conservative rural consumers that rely on conventional channels to make their purchase decisions. Necessity drives most of their purchase decisions and they typically purchase the cheapest offerings available.

Steady Climbers aspire for a more comfortable lifestyle. They want to enhance their social standing among their peers, and strive to do so by buying branded products and offerings.

Young Enthusiasts, rural consumers aged 18-28, make extensive use of digital technology and buy branded products to enhance their social image. They powerfully influence the decisions of other consumers segments.

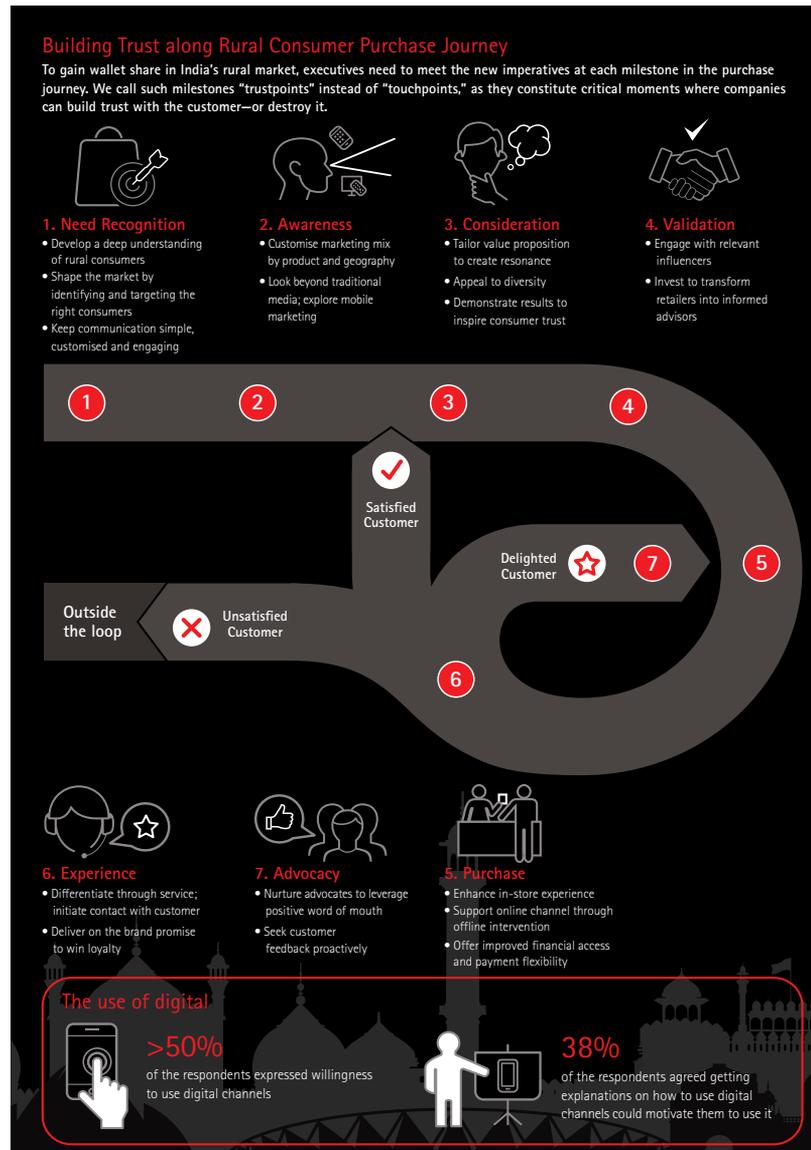
Village Elites are the progressive rural consumers, boasting high education and awareness levels. They desire the best in product quality, features and aesthetics.

influencing both urban and rural populations around the world. For example, mobility is increasingly becoming a way of life in rural areas. Young country dwellers are watching videos and movie trailers or downloading music on their mobile devices. People are using their handhelds to conduct financial transactions, such as making money transfers or buying bus tickets. Some rural residents are even participating in religious ceremonies online rather than undertaking a pilgrimage.

To capture the market potential embodied in rural India, companies must understand the disruption that's reshaping this vast market and reconfigure their strategies. Simply put, ever-higher customer expectations are fueling demand for superior customer service and experiences. Companies that fail to meet this demand risk losing their customers to rivals who can step up. Indeed, eroding customer loyalty will present a major challenge for businesses in rural areas, where negative experiences with products, services and companies quickly spread through word of mouth.

Understanding rural consumers' needs

This need for a new perspective on the rural Indian consumer underscores the widening gap between what organizations provide to such customers and what the customers actually want. Many companies are continuing to push low-cost, cheaply made products with limited features in their bid to attract supposedly price-conscious



buyers. They do little to enhance the customer experience or the quality of after-sales service for these consumers, on the assumption that people don't expect it and that providing high-quality service would be a logistics nightmare. Given the infrastructure challenges still facing some rural areas, combined with a dearth of market research on rural consumers' changing buying behaviors, perhaps it's not surprising that companies are clinging to

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Ever-higher customer expectations are fueling demand for superior customer service and experiences in rural India.

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Many companies are pushing low-cost, cheaply made products with limited features in their bid to attract supposedly price-conscious buyers.

traditional rural marketing strategies.

At the same time, many businesses are not making the investments needed to capture the nuances of and changes in rural customers' decision journey. Although executives know that analytics can help them gain customer insights at a granular level, only a few enterprises have been able to use analytics in this way. In one recent Accenture survey, just 18 percent of the participating companies said they use analytics to better understand changes in rural consumers' behavior and only 25 percent reported setting up separate rural divisions.

As ever-easier access to information continues to transform rural Indians' consumption decisions, behaviour and expectations, companies will have to commit to developing more accurate profiles of rural buyers. Otherwise, they may find themselves falling far behind in the race to serve this huge and promising market.

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1. Monthly per capita expenditure rose 19.2 percent between 2009 and 2012, exceeding urban consumption by 2 percentage points.
2. The Accenture study on the new rural consumer will be published soon.

AMUL- THE TASTE OF INDIA

THE RURAL STORY OF INDIA'S MOST SUCCESSFUL BRAND

The brand Amul presents one of the finest examples of rural marketing in India.

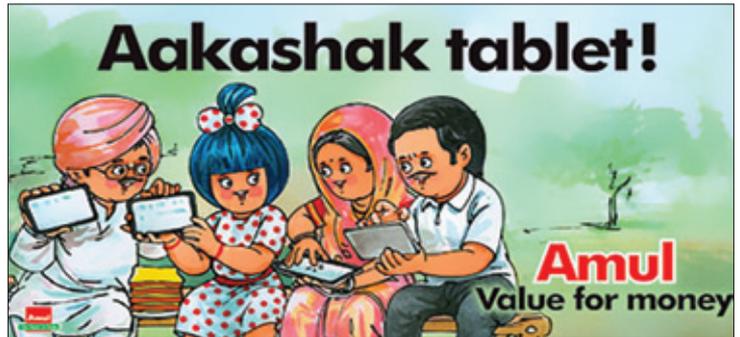
Known for its topical, catchy and clever campaigns and adorable little Amul girl dressed in a polka-dotted dress, brand Amul has always been deeply rooted in rural India. Right from inception, Amul has maintained a strong rural connect.

The cooperative movement that began in Gujarat back in 1946 against the unfair practices of Polson Dairy, which allegedly procured milk from farmers at very low rates to sell to the Mumbai government, is now one of the strongest brands in the country.

Often called the Milkman of India, Dr Verghese Kurien, the man behind the cooperative, had a simple vision of offering thousands of small dairy farmers centralised marketing and quality control facilities.

What made this cooperative stand out was its branding activities, cleverly designed to add a tinge of nationalism to a rural revolution. When deciding upon the brand name, Kurien insisted on an Indian name to ensure that the general public was able to connect with it, thus Amul, short for Anand Milk Union Ltd. Amul, in that sense was a true win-win for the producers and consumers, with better price realisations incentivising higher production for the producers too.

The Amul Girl, created by Sylvester



daCunha (daCunha Communications) has been instrumental in making Amul the brand it is today. Kurien always believed in giving immense creative freedom to the agency to release advertisements without having to wait for permission from the company. Hence, the Amul Girl is never late to present her take on what is going around.

Amul reaches one million retailers through a network of 10,000 dealers. Since the mid-90s, Amul has taken its range beyond the security of traditional products like milk, milk powder and butter. It has successfully diversified into everything from ice-cream, chocolates, cheese, curd to long-life flavoured milk. As the cooperative touched a topline of close to Rs 20,000 crore in 2014-15, with plans to move to Rs 50,000 crores, the cooperative will ensure that its vision to make a positive and wide ranging impact is truly met. ■

Kurien insisted on an Indian name to ensure that the general public was able to connect with it, thus Amul, short for Anand Milk Union Ltd.

VISCOMM bags RMAI Gold for JCB India's 'Sunehra Kal'



VISCOMM 360 Communications Pvt Ltd wins prestigious Rural Marketing Association of India (RMAI) annual Flame Gold Award for "New On Ground Event/Property of the Year" for JCB India's Sunehra Kal initiative.

CASE STUDY-1



Background:

JCB is India's largest manufacturer of Construction Equipment and the third largest globally. JCB enjoys top-of-mind recall for most of its 50+ products. JCB's retail presence is powered by a network of over 600 outlets located at the country's major development hubs.

Objectives:

With rural India emerging as the fastest growing economy and

the new Government's focus on infrastructure development, rural youth empowerment and the Swachh Bharat Abhiyaan, a huge opportunity was identified for JCB to strengthen its position in the rural market space by occupying top of the mind option as an alternate source of livelihood.

The campaign's main objective was to spark conversations about investments and entrepreneurship, increase

awareness about the potential of non-agricultural investments for a secure future and promote entrepreneurship in the rural community.

Challenges:

- The rural media is very fragmented and its penetration is limited, what would be the ideal platform for conversation?
- How to make the conversation relevant?
- Since farming was the target



- audience primary occupation, a Tractor was their machine of choice. How to get the Farmers interested in the product – Back Hoe Loaders?
- The immediate concerns of the farming community at large were the uncertainty of harvest and availability of labour. How to get the farmer interested in spending on a JCB that is priced 3x when compared to a tractor?
 - Who would be the influencers for such a purchase?

Execution:

The entire marketing communication was designed to

present JCB 2DX as ideally suited for rural applications, both farming and non-farming. Emphasis was laid on alternate applications like rural housing, rural roads, canal digging, brick kiln application, loading and unloading, cotton mills, etc.

An interesting experiential learning event was designed and facilitated between the local KVKs and JCB India Limited. Under the arrangement the KVKs identified and invited progressive farmers. A game was designed to demonstrate the power of entrepreneurship and the scope in non-farming

investments. The game was styled in a “Wheel of Fortune” format. Post the event, JCB representatives reached out to the progressive farmers who were part of the project, and then closed the sales deals subsequently.

Sunehra Kal’ while being an engagement activity for JCB, also proved to be an extension of KVK’s primary objective – welfare of the farming community. Information on investment options, its potential, and the possibilities of growth and success with non-agricultural investments and rural entrepreneurship were imparted at the event that lived up to its name – ‘Sunehra Kal’ (A Glorious Future).

The unprecedented KVK alliance gave credibility to ‘Sunehra Kal - Entrepreneurship for Livelihood’, assured participation at a much lower cost and the association was deemed as endorsement of the JCB machine. ■

Results:

Sunehra Kal - Entrepreneurship for Livelihood was not a sales driven activity but an awareness and community oriented activity. However, sales could be the by product of the campaign. Every brand lives a purpose. A consumer does not merely buy a product, but he invests in the purpose attached to the product. With this thought, JCB has changed the lives of many farmers. Sunehra Kal - Entrepreneurship for Livelihood has opened their minds and exposed them to the potential

and benefits of investment. The intangible effect of the Sunehra Kal - Entrepreneurship for Livelihood campaign could be seen in the immensely positive feedback from the farmers and the KVK officials. Additionally, the Sunehra Kal - Entrepreneurship for Livelihood created new conversations, giving JCB a toe hold in the rural space and a huge database of progressive farmers across India. The JCB team continues to engage with KVK officials and farmers from the local communities.

Goodknight Fast card campaign during Pandharpur Yatra win's Gold at RMAI's Flame awards



How Goodknight "Fattack se furr" strikes chord with warkari's in Maharashtra.

Background:

Godrej Consumer Products Ltd. is the largest home-grown, home and personal care company in India, constantly innovating to delight the consumers with more exciting, superior quality products at affordable prices. The marketing campaign was for a revolutionary mosquito repellant Goodknight Fast Card "Fattack se furr". Godrej was looking for a Rural activation targeting Maharashtra as it was P1 Market for their Goodknight Fast Card brand.

Godrej consumer products assigned Vritti iMedia the task of carrying out this activation across rural parts of Maharashtra.

Objective:

To introduce and thoroughly educate rural consumers of Maharashtra about Goodknight's innovative cost-

Goodknight
ADVANCED
फास्ट कार्ड™

तुझेच छत्र माथ्यावरी ।
तुझेच मैत्र म्या अंतरी ॥
विठ्ठला, तुच बा सावरी ।
दावी पंढरी, डोळा माझ्या ॥

₹1*
₹1 ला 1 कार्ड

आता चिंता होतील फटक्यात फुर

effective mosquito repellent – Fast Card. In rural India, the penetration of household insecticides is quite low as current products are either expensive or require electricity.

Execution:

The campaign was executed during the “Pandharpur Aashadi Eakadasi”, the biggest Yatra of Maharashtra organised during July, the most favorable breeding season for mosquitoes. Pandharpur witnesses around 15-20 lakh devotees mostly from rural Maharashtra, allowing us to reach a high number of target customers.

From over 30 bus stations across Maharashtra State, Devotees travelling to Pandharpur were given information about the bus schedules

and were welcomed through Public Announcement Systems accompanied with the informative Fast Card jingles at Bus Stands across Maharashtra.

Temporary hoardings and boards with information like important locations and directions, with Goodnight Fast Card branding were erected at strategic points around the Town of Pandharpur.

5 lakh booklets containing Bhajans and information about the city like directions and bus schedules with Goodnight Fast Card branding, were distributed to everyone in the city.

Bhajan mandaps with Goodnight Fast Card branding were set up near the temple and river area, which were the

prime resting spots for the pilgrims.

Over 80 volunteers served water to the devotees round the clock during the festivities.

Live footage of the deity was aired on 8X6 Outdoor LED TV installed adjacent to the Queue.

Mutt is a huge hall that can accommodate around 1000-2000 devotees. Promoters were engaged in demonstrations and sampling of the product during the evening hours for 7 days.

All the hoardings, boards, booklets, volunteer caps and t-shirts, water-cups and LED TVs were branded with Goodnight Fast Card and its tag line ‘Phatak se Furr’ in the native language Marathi. ■

Results:

- Successful launch of Goodnight Fast Card, reaching out to over 30% of people of Maharashtra (across all districts) particularly people from small towns and rural markets.
- Excellent awareness and brand building .
- A visible growth in sales of Goodnight Fast Card across Maharashtra was recorded.

The Audio Ad reached over 60,000 devotees every day and was broadcasted at around 30 district level Bus stations for 20 days, achieving the overall reach of 3.6 Cr people. Around 5 lakh booklets were distributed during the 7 days long celebration. Direction boards, information boards and hoarding were erected at strategic location of the city to help devotees as well as make them aware of the revolutionary mosquito repellent Goodnight Fast Card ‘Fattack se Furr’. Over 1,44,400 sample packs across Pandharpur were distributed. The brand was able to reach out over 12-15 lacs people through this campaign

Mahindra Finance bags Gold in TVC category for “Bharat Ko Pehchante Hain Hum”



Mahindra Finance takes home the Gold for the Best TVC Campaign of the Year 2015 at the RMAI Flame Awards 2015.



Mahindra Finance had to communicate that they are enabling transformation in rural lives at a large scale. The new TVC campaign was conceptualised based on true stories of Mahindra Finance customers.

Mahindra Finance thought of an innovative idea of adopting the crowd sourcing route for developing a ‘Customer Stories Book’ which eventually led to the creation of their new TV commercials.

For capturing and collecting real customer stories from all walks of life Mahindra Finance launched an internal contest named ‘Footprints’, where in employees, PAN India, documented real life stories where Mahindra Finance had brought transformation in their customers’ lives. 700 such stories were captured eventually.

Challenges:

Out of seven hundred customer stories collected through ‘Footprints’, the key challenge was to shortlist and select four

Background:

Mahindra Finance commenced its operations more than 20 years back as a captive financier and is today India’s largest rural NBFC achieving two major milestones:

- Since its inception they have transformed the lives of over 3.5 million customers
- Financed productive assets (assets used to generate income) of nearly Rs. 1,50,000 crores

The secret of their success is customers. It was the customers’ aspirations and self belief

that catalysed their growth. The stories of this transformation were truly inspirational and deserved to be told to the entire world.

Objectives:

New TVC Campaign – “Bharat Ko Pehchante Hain Hum”

The idea was to capture a different India, which is working by its own rules and constrained by its own challenges. More importantly, they wanted to capture the customers’ moments and their journeys.

most influencing stories which were dramatic, inspiring and showcasing transformation in the customer's life. Several stories were analysed to select four stories that would create an impact and highlight Mahindra Finance's diverse portfolio and strength of wide spread reach in the semi-urban and rural markets.

A template for storyboard was designed in order to finalise the stories that could be used to develop the TVCs.

Execution:

Mahindra Finance launched the Customer Rise Stories Contest – 'Footprints' internally among its employees to capture the inspirational stories of existing customers. It was an initiative to systematically compile these stories which could be shared with the internal and external world through a Coffee Table Book and new TVCs.

More than 700 customer sto-



ries were collected across India in various regional languages out of which, 123 shortlisted were compiled into a Customer Stories Book titled "BHARAT AWAKENS". Bharat Awakens traces success stories of Mahindra Finance customers, across various life stages of their association with the brand. Stories were classified into various categories for the better understanding of the readers. The stories were truly inspirational and deserved to be told to the entire world and this was the prime reason for creation of this book, eventually leading to new TVCs. However, internally this book was a reflection

of Mahindra Finance's ethos, ideology and a testimony to the pioneering efforts of teams across the country.

- An idli maker who built his own house.
- An auto rickshaw driver turned businessman.
- A 55 year old who turned entrepreneur and built a fleet of 72 cars.
- A housewife fulfilling her late husband's dreams.

These are just some of the incredible stories featured in 'Bharat Awakens' – Unlocking the Chakraview, a book which traces the Rise stories of Mahindra Finance Customers from all walks of life and chronicles their journey of hope and courage.

The book also instilled a feeling of pride in Mahindra Finance's employees about the kind of change they are bringing to the society through their efforts.

The story of a milkman, the



struggles of a mason, the success of a brick-kiln loader and improved life-style of a scrap dealer were some of these stories, that led to development of their new TVCs.

Advertisements that were based on 4 real life customer stories, identified from 'Bharat Awakens' book, were launched on National and Regional television channels in eight languages. ■



Results:

The new TVC campaign was conceptualised based on the true stories of Mahindra Finance customers. The TVCs talked about how their customers are strivers, who were self motivated and determined to make it big in life. The tag-line aptly read 'Bharat ko pehchante hai hum' as Mahindra Finance posses in-depth knowledge in helping its customers to turn their dreams into reality.

Out of the four TVCs, two were selected for the campaign. For each of the two TVCs, two edits were created – one for 45 seconds and another for 25 seconds, which was to be aired as part of the campaign.

The objective of the campaign was to generate awareness and build brand equity for Mahindra Finance among 25-44 years aged males in SEC B and C (semi-urban towns) and R1 and R2 (rural locations). Based on this objective, the TV Campaign was launched PAN India across various National and Regional television channels in eight languages. Based on the target profile of Mahindra Finance customers, the type of television channels that were chosen for the campaign were General Entertainment Channels (GECs) and News Channels in all the eight languages.

Along with the TVCs, several additional value added properties were used in conjunction with the TVCs to increase effectiveness of the campaign. Some of the

properties that were executed are:

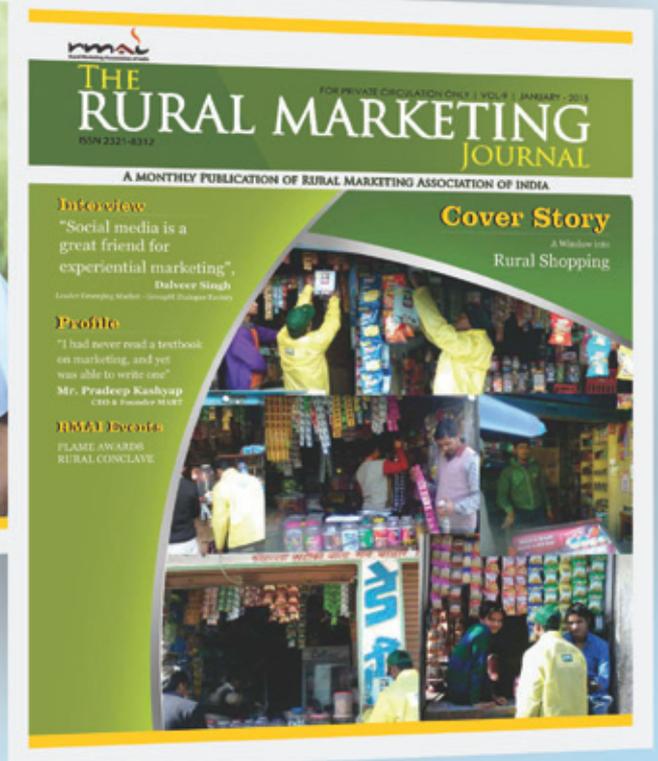
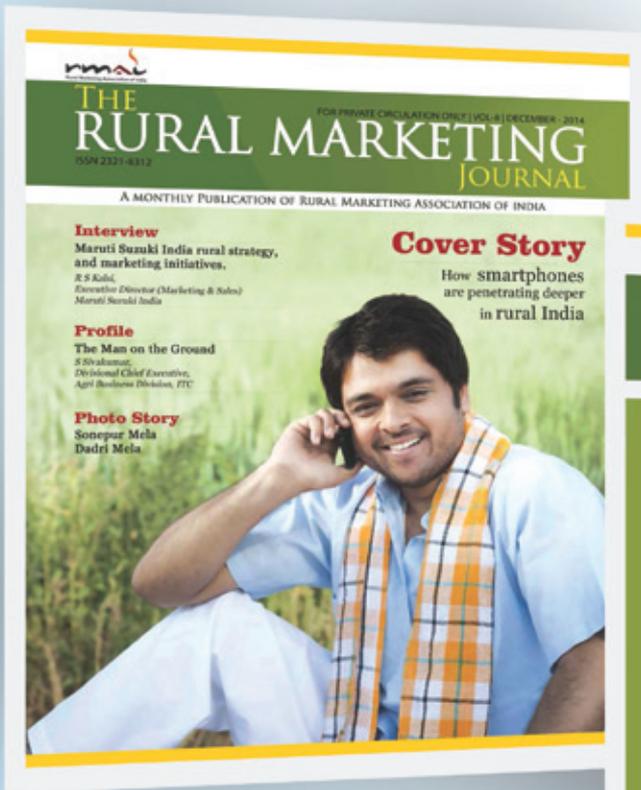
1. Vignettes related to customer rise stories were developed to be aired on PTC Punjabi channel during the world Kabbadi Cup tournament.
2. The 'Amazing Indians' property on Times Now channel was chosen as a special property during which the TVCs of Mahindra Finance were aired. The tagline of "Bharat ko Pehchante hai hum" was in sync with the message of the show, where rural entrepreneurs were featured.

The campaign achieved a reach of 67% of their Target Group. Mahindra Finance's unaided brand recall increased by 9% from 38% in FY'14 to 47% in FY'15 among their target group, and consideration for their brand increased by 7% from 34% in FY'14 to 41% in FY'15 (Data as per Nielsen's Brand Health Survey FY'14 and FY'15).

The TVC campaign received positive word-of-mouth reviews across the length and breadth of the country. The TVC was effective in increasing the brand saliency for Mahindra Finance owing to its rise stories and the tagline of "Bharat ko Pehchante hai hum".

The book also instilled a feeling of pride in Mahindra's employees about the kind of change they are bringing to the organisation through their efforts.

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