



# ENTRY FORM

THE EFFIE AWARDS AOTEAROA IN ASSOCIATION WITH TVNZ – ENTRY FORM

<b>ENTRY ID</b>	<b>698</b>
<b>ENTRY TITLE</b>	<b>This Is Getting Kiwi On The Ladder with Kiwibank</b>
<b>CLIENT</b>	<b>Kiwibank</b>
<b>PRODUCT</b>	<b>Home Lending</b>
<b>FIRST MEDIA APPEARANCE DATE</b>	<b>11<sup>th</sup> October 2024</b>
<b>CAMPAIGN START DATE</b>	<b>11<sup>th</sup> October 2024</b>
<b>CAMPAIGN FINISH DATE</b>	<b>19<sup>th</sup> January 2025</b>
<b>CATEGORY</b>	<b>B04. – Content of Social-first Campaign</b>
<b>CATEGORY DESCRIPTION</b>	<p>Campaigns that met the client challenge and had a demonstrable impact on business results through a compelling content-led solution. The judges are looking for content campaigns that took the big idea beyond advertising-led solutions and formats.</p> <p>Examples might include editorial-style content, branded entertainment, informational content that influenced brand and business results, or social-first campaigns that leveraged the distinct capabilities of social platforms to drive results. Entries should explain what insight led to content being the best solution to the client brief. You will need to demonstrate how the context or platform in which the content appeared enhanced the relevance and impact of the content. You will need to prove how this solution drove material and measurable results for the brand.</p>

**WORD COUNT: 2500 MAX**

<b>EXECUTIVE SUMMARY [0%]</b>	
Give the judges an understanding of the case they are about to read by providing a brief summary for each of the items below. A one-sentence summary is recommended for each line.  (Maximum: 100 words in total – not included in total word count)	
The Challenge:	With stalled growth and a category that had become a rate/price race to the bottom, we had to outsmart competitors in a uniquely Kiwibank way.
The Insight:	Home buying is not just about the destination; it's about the journey.
The Strategic Idea/Build:	Reflect the emotional rollercoaster of first home buyers' stories and that Kiwibank has a home ownership pathway that's for them
Bringing the Strategy & Idea to Life:	We commissioned 'On the Ladder with Kiwibank', an eight-part content series following eight groups of unconventional buyers. This series was created for four screens (TV, Video, YouTube and Social), and amplified to manufacture scale.
The Results:	<b>Confidential</b>
Why is this entry an outstanding example for effective marketing in this Effie entry category?  (Maximum 90 words – this is not included in total word count)	
In a market dominated by rate wars and big offshore owned spenders, Kiwibank broke convention with a bold content-first strategy. <b>On the Ladder</b> rewrote the playbook - designed for four screens and powered by real customer journeys, it earned engagement, not just bought it. While competitors pushed polished ads, Kiwibank earned trust by showing the messy, human side of home buying. The result? Content marketing at its best: content with cultural resonance and commercial power	

<b>01.</b>	<p><b>Challenge, Context &amp; Objectives [20%]</b></p> <p>This section covers your strategic business context for your marketing activity, alongside your key business challenge and objectives.</p> <p>Please provide the necessary context on your industry category, competitors, and brand so the judges, including those unfamiliar with your brand/category, can evaluate your entry. Outline the degree of ambition represented by your objectives. Including historical data may be useful here to provide judges with a clear picture of the situation the brand or organisation found itself in.</p>
<b>01A</b>	Before your effort began, what was the state of the brand's/organisation's business and the overall category in which it competes? What was the strategic challenge that stemmed from this business situation? Provide context on the degree of difficulty of this challenge.

**Buying a home in 2024 was a challenge.**

Borrowers were competing with macro pressures of stagnant house prices, high interest rates and lingering cost of living pressures, with uncertainty as to when any of these would start to turn a corner.

**The home lending market had become a race to the bottom.**

Borrowers had little brand allegiance, choosing banks based on the best rates or offers. With so many overwhelming decisions in their home ownership journey, their shortlist generally consisted of those with the highest top-of-mind awareness and trust scores. With size and tenure on their side, awareness and trust are owned by the Big 4 Aussie banks. Kiwibank simply doesn't have the scale to sustainably compete on rates or offers. And they have significantly outspent Kiwibank for years.

**Our growth had stalled.**

Kiwibank's consideration within Home Lending increased by 11pts after their 2022 brand relaunch, closing the gap to the Big 4 to be within 0.5pts.

But by mid-2024, growth had plateaued and the gap between Kiwibank and the Big 4 was widening again.

Graph: Confidential

Source: Kiwibank Retail Monitoring Report (April 2025).

**We were loved, not chosen.**

Perhaps most concerningly, whilst well known and well-liked by Kiwi (TRA Kiwibank Quarterly Analysis, May 2025) – there was a perception that Kiwibank was more lovable than competent. Expertise was more important than ever for home buyers to confidently navigate these uncertain times.

'My affairs are somewhat complicated and I need an experienced broker – (Kiwibank Customer Survey, 2024)

**Our Strategic Communications Challenge:**

Without the same levers as our competitors, getting back to a position of growth meant finding a different way to prove Kiwibank's value.

We needed to cut through the rate noise of the Big 4 and demonstrate our support and expertise - a need that was being neglected by the banks and increasingly met by brokers.

Kiwibank's brand purpose of Kiwi Making Kiwi Better Off and its commitment to making home ownership more accessible led us to doing things differently.

With smaller budgets and declining share, we had two options: follow the category or rewrite the rules. Simply put we had the opportunity to outsmart our competitors in a uniquely Kiwibank way.

01B	<p>What were the objectives you set to address your challenge? For each objective, include: KPI, benchmarks, previous outcomes and the rationale for why it was selected.</p> <p>Please outline one business/organisational objective and a maximum of 3 marketing and 3 advertising/comms objectives.</p>
<p>Kiwibank's set the task to deliver improved home lending results, by reversing this consideration decline.</p> <p><b>Overarching business objective</b></p> <ul style="list-style-type: none"> <li>As the challenger to the Big 4, Kiwibank's goal is to grow faster than the market, delivering a positive commercial return to the bank.</li> </ul> <p><b>This is achieved through</b></p> <p><b>1. Short term - grow home loan leads and customers:</b></p> <ul style="list-style-type: none"> <li>Increase leads by 15% vs same time last year</li> <li>Increase applications by 10% vs same time last year</li> <li>Increase number of settlements by 5% vs same time last year</li> </ul> <p><b>2. Long term - grow consideration and perceptions</b></p> <ul style="list-style-type: none"> <li>Achieve a 5-point increase in Home Loan consideration</li> <li>Improve brand perception "Kiwibank has the expertise to solve my banking needs"</li> </ul>	
02.	<p><b>Insights &amp; Strategy [25%]</b></p> <p>This section covers the key building blocks of your strategy. Explain to the judges how you arrived at your strategy and clearly articulate that strategy. Focus on the thinking or insight(s) that unlocked your solution and tied it to successfully addressing your objectives.</p>
02A.	<p>Explain the thinking that led you to your strategy. Explain how any insights discovered were directly tied to your brand, your audiences behaviours and attitudes, your research and/or business situation.</p>
<p>Our strategic exploration unearthed four insights that shaped our thinking around how to engage potential homeowners that defaulted to the Big 4.</p> <p><b>Category Insight:</b></p> <p><b>The home lending category was plagued by a sea of sameness.</b></p>	

The market was flooded with happy, bright TVCs of families buying their first home and the warm memories they'd have in them. Each followed the traditional format of high-quality ads, focusing on the emotional payoff of the purchase – the home.

But this didn't reflect the reality of home buying - the journey is intense and scary and there are sharks in the water... and no one helps.... everyone is preying on you.... and you must do it alone.

**Customer Insight:**

**Despite a flooded market of advice, Kiwibank's customers and non-customers still felt they were not fully supported when buying a home.**

'There's only so much you can put online. Houses are expensive and risky and it's an involved process. Having access to a human is essential' – (Kiwibank Customer Survey, 2024)

Buyers were expected to face what was potentially the most financially risky decision-making process alone, with a few blog posts about what they should be doing.

The allure of the TVCs from the category that only showed the ideal vision at the end of their 'linear' journey just wasn't the reality for most buyers.

**Media Insight:**

**Homebuying is not just about the destination; it's about the journey.**

Homebuyers are drawn to stories from those who've already been through the process. Shared experience and understanding builds trust.

In those moments, in the trenches, people relied on other's lived experiences. Stories about what their friends and family had been through were invaluable (Roy Morgan, 2024).

While the basic information was out there, homebuyers needed the missing human connection.

**This made long-form, lived-experience storytelling a more powerful way to build trust and demonstrate Kiwibank's expertise—beyond traditional advertising formats.**

**Strategy in a Nutshell:**

Win the category battle for expertise by reframing what it means to support:

**From:** size and scale

**To:** knowing and solving the *real* experience of home buying

02B.

What was the Core Idea or strategic build that enabled you to reach your solution?

(Be succinct. A maximum of 50 words.)

Embrace the emotional rollercoaster of first home buyers' stories to prove that Kiwibank has a home ownership pathway that's made **for them**.

### 03. Bringing the Strategy & Idea to Life [20%]

03A. Describe the creative solution and how it helped the idea break out of the category and resulted in unexpected solutions.

The task became shifting Kiwibank from just another bank in a cluttered category that only ever shows up at the end of the journey, into a bank with expertise that is worth engaging from start to finish at all stages of the property journey.

Introducing...

#### **'On The Ladder with Kiwibank'**

**A commissioned eight-part content series following eight groups of unconventional buyers and their pathway on the home buying journey. 'On the Ladder' wasn't just different—it was defiant. A challenger move in a category defined by sameness.**

Turning the tables on the category convention of warm fuzzy traditional ads, we partnered with Warner Bros. Discovery to produce longform storytelling of Kiwi and their journeys to get on the ladder that was genuinely interesting and strongly attributed to Kiwibank, delivering multiple authentic stories at scale.

**This was brought this to life through four principles:**

#### **1. Kiwibank Co-own was our content anchor:**

Kiwibank Co-own is a unique proposition that enables unconventional buying groups (a best friend and a married couple, an ex-couple turned flatmates etc) to team up to buy a property. It had been unlocking truly interesting real-life customer dynamics that demonstrated our expertise like no one else could. Co-own elevated our content far beyond a standard property show.

#### **2. Content talent selection:**

To guarantee the content was engaging, we used high quality talent, including a behavioural psychologist, who helped groups work through their personality fits before committing to Co-owning a home. Our host Brodie Kane was selected for both relevance and authenticity, having been through a Co-own journey herself.

Each 24-minute episode followed a different group that we paired with Kiwibank experts (known as Mobile Mortgage Managers), helping unlock their pathway to Co-own a home.

### 3. Content designed for four screens (TV3, Three Now, YouTube and Social):

Leaning into the fragmented media behaviour, from the outset content was developed with four screens in mind. We extensively storyboarded the series and negotiated expansive licensing provisions to ensure the 8 x 24-minute episodes could be cut and repurposed for any platform and screen – vertical, horizontal, short form or long form.

### 4. A wider campaign ecosystem designed to connect our content with clear Kiwibank benefit-led messaging.

Knowing that content doesn't just live and breathe on screens, we recognised the importance of showing up where we could be helpful to buyers in the trenches with clear messaging about Kiwibank's tools and rates. This wasn't just about reach - it was about driving measurable effectiveness through every stage of the funnel.

## 03B. WHAT WAS THE COMMUNICATIONS STRATEGY?

This section relates to the media and communications thinking and strategy that brought the creative solution to life in the most powerful and relevant way for the target audience. Include all significant touchpoints and channels in this section.

**Outline the rationale behind your communications strategy.** Explain how the key elements worked together to drive results:

Over the 12 months prior, Kiwibank held just 4% SOV in Home Lending. Committing to advertiser funded content production would come with inherent risk, and capturing eyeballs through one platform alone would not deliver Kiwibank the scale or business results required for success. Outsmarting the Big 4 with real life On The Ladder stories would still require Kiwibank to manufacture viewership at scale and surface our content through the marketing funnel to drive action.

Our approach had to have:

- **Scale:** to amplify our content far and wide
- **Depth & Insight:** to demonstrate Kiwibank's expertise within home lending
- **Proximity:** along the buyers' journey when they were in the trenches
- **Performance:** to drive action and conversion

### Scale

To project scale and expose the widest range of home buyers to the show, we developed a four-screen ecosystem with social platforms playing a central role in format, tone and amplification—ensuring relevance to how homebuyers consume and share content. 184 minutes of Co-own lending content was transformed and edited into 114 unique assets fit-for-purpose across each platform. Each touchpoint was selected not only for reach, but for its ability to influence behaviour and contribute to Kiwibank's commercial objectives.

- TV3 gave us authority and status, running in a prime-time slot – 7pm Sundays.
- ThreeNow met younger audiences less attuned to nightly TV viewing, encouraging viewership throughout the week.
- YouTube intercepted audiences in a high reach environment, breaking usual YouTube convention, running fit for platform edits as 3–10-minute ads.
- Meta & TikTok carried our content as a mini-series. Social edits were optimised for vertical scroll behaviours, and leveraged platform-specific storytelling to spark shares and engagement

#### **Depth and Insight**

Each episode was followed up with video and written content on Paddy Gower's This is the F&\*\$%ing News, where he broke down each groups' experience in his own unique way, further cementing how Co-own improved the lives of different Kiwi.

The series was underpinned with bespoke Kiwibank research – commissioning the 'State of Home Ownership' survey capturing Kiwi attitudes towards home ownership and investment journeys. Demonstrating our expertise, the survey insights were distributed across a comprehensive PR ecosystem, generating 50 pieces of media coverage.

#### **Proximity to the buyers' journey**

In a New Zealand first, we worked with Vistar Media to create a bespoke API feed of daily real estate listings, allowing us to target small format DOOH to serve timely On The Ladder content near open homes on Saturdays and Sundays.

Increasing our search presence, we applied a bid-factor each weekend before, during and post the show airing driving audiences to the Kiwibank website to learn more.

#### **Performance led retail marketing to drive conversion**

Designed to drive action in decision making moments when audiences are primed to make a home loans choice, we amplified benefit and rate messaging across Outdoor, Social, TV, Video, Display and Search.

**List all supplementary communications touch points** used in this campaign (the touchpoints that were not central to the campaign).

Website, eDM, in branch merchandising

No other Kiwibank activity was in market except BAU performance media

<b>What was the \$ Spend?</b> Outline the media and production spend on the campaign within the campaign period. Use actual spend rather than ratecard. In the case of donated media please list the rate card value separately from the paid media spend.	
Media Spend	Confidential
Outline the media spend in relation to competition and versus last year	Confidential
Creative Production Spend	Confidential

<b>04.</b>	<p><b>WHAT WERE THE RESULTS? [20% for 4A and 15% for 4B].</b></p> <p>Outline the results achieved by the campaign against the short and long-term objectives set, provide conclusive proof that it was the campaign that drove the results.</p> <p>In this section, the judges will be looking to see a clear cause and effect between the communication activity and business performance over time. Show the compelling evidence that will convince even the most cynical finance director.</p> <p><b>Please Note:</b> All results must be sourced to be judged; any unsourced results will not considered by judges.</p>
<b>04A</b>	<p><b>Overall achievement against objectives [20%].</b></p> <p>Clear proof that the objectives established in section one have been achieved. Judges will be seeking quantified results. Successful entries ensure that results can easily be aligned against objectives established in section one.</p> <p>Note: Please ensure all data is sourced, and is specific to the results period outlined in the Call for Entry, and geographically isolated to Aotearoa.</p>
	Confidential
<b>04B</b>	<p><b>Convincing proof that the results were a direct result of your campaign [15%].</b></p> <p>Outline other external factors that could account for the results outlined in 04A and provide compelling evidence and rationale for why these did not contribute significantly to those results. There are almost always other factors that could have affected your results, such as product changes, pricing, distribution, stock levels, competitive activity, weather, etc. You need to convince the judges that these factors were not</p>

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	responsible for your results, or estimate their contribution and/or demonstrate how they needed the campaign to amplify their impacts.
<p><b>Rates and pricing</b></p> <p>Confidential</p> <p><b>Competitor spending</b></p> <p>Confidential</p> <p><b>Kiwibank marketing activity</b></p> <p>No other Kiwibank Brand or Home Lending activity, except BAU Performance was in market at the time.</p> <p><b>Product innovation</b></p> <p>Kiwibank released no new product innovations over this time.</p>	

	<p><b>Guidance Notes</b></p> <p>Please refer to the guidance notes below, to ensure your entry conforms to eligibility criteria.</p>
	<p>Eligibility: Data presented must be isolated to Aotearoa, and work must have run between 1 June 2023 and 30 June 2025. Results may be included up to 22 July 2025. Results data that fails to isolate or identify data specific to the eligibility period and/or Aotearoa New Zealand risks low marks and/or being ineligible.</p> <p>Data Sources: All data referenced in the entry requires sources (recommended as footnotes on the page referenced or at the end of the entry).</p> <p>Charts and Graphs: Entrants are encouraged to display data via charts &amp; graphs within the limits allocated in each question. Sources required for all data including charts and graphs.</p> <p>Agency names: No agencies, of any kind, are to be included in the entry.</p>