

PRISA PRISM AWARDS 2017 ENTRY SUMMARY

CATEGORY: SOCIAL MEDIA AS THE PRIMARY METHOD OF COMMUNICATION (BEST USE OF SOCIAL MEDIA)
CONSULTANCY: ATMOSPHERE COMMUNICATIONS AND THE KING JAMES GROUP
CLIENT: SANLAM
PROJECT: #CONSPICUOUSSAVING
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LAUREN@ATMOSPHERE.CO.ZA

OVERVIEW

Sanlam challenged us to conceptualise a National Savings Month campaign to take on one of the biggest causes of debt and poor savings - conspicuous spending, a phenomenon fuelled by ostentatious celebrities.

We persuaded actress Pearl Thusi and multi-platinum rapper Cassper Nyovest – two celebrities known for energetic spending – to twist the lifestyles portrayed on their social feeds from conspicuous spending to #ConspicuousSaving. Their fans were shocked by, but approving of, their frugal, penny-pinching behaviour.

Our approach led to measurable results, once again positioning Sanlam as the leading voice on saving during National Savings Month.

“Another successful Savings Month! It encouraged South Africans to re-examine their money behaviour, addressing the issue from a fresh perspective. We were blown away by the response.” - Sonja Sanders, Head of Marketing at Sanlam.



phindiswa_meka Dont u just love it when celebs show us we dont have to live expensive life.....save, save, save, save,save,save!

35w Reply

kago_bm I suspect the money is finishing🤔🤔🤔🤔🤔

36w Reply

Rethabile Zigambo "You can't judge wealth by what you see on facebook". I like that

Like · Reply · 16 · July 20, 2016 at 11:13am

Nangamso Msele I love this! Just when many people thought Cassper was broke, he reveals the real reason behind his saving!

Like · Reply · 2 · July 20, 2016 at 12:40pm

Sipho Ntobela Big up King Cass & Sanlam 🙌🙌🙌
#The_Big_Spender We get the message fam.Keep slaying,Dope visuals I must say.#FUOS #TeamNyovest the KING!

Like · Reply · 18 · July 23, 2016 at 11:10am · Edited

Khotso Selading Yo Cassper Nyovest & Pearl Thusi. .. Yall are doing great things now. Teaching us that there's more to life than living it in a "flashy & fancy" way that one cannot afford.. This is a major eye-opener.. Thank You!

Like · Reply · July 23, 2016 at 9:17pm · Edited

ndumiso_hustler First it was @casspernyovest with MrPrice and street barbershop now @pearlthusi and second hand wow

36w Reply

ndumiso_hustler First it was @casspernyovest with MrPrice and street barbershop now @pearlthusi and second hand wow

36w Reply

Debby Mtd Great campaign!!

Like · Reply · July 27, 2016 at 7:33pm

mawadiboys A way to save teach the nation

36w Reply

Tebogo Raymond I love the song and the message behind it. "what you spend doesn't define you"true true true true that Mr Cassper nicest.

Like · Reply · 3 · July 23, 2016 at 11:27am

Lili Teller The modern day youth is a handful!!! Obsessed with looking rich more than being successful!!! Heeee Africa 🇿🇦 listen to Cassper for a minute through #MrMadumane. ...there's something that can change your life in that song!!!

Dube Kabo #HASHTAG Thank you for educating the youth dawg, it means a lot.

Like · Reply · August 10, 2016 at 8:30pm

Daht Blacc Boy Jack Started saving no longer big spendah #halfDeprice always

Don't flash the cash, say stars

Time to save, say Cassper and Pearl

CONSCIOUSNESS

THE latest single by Cassper Nyovest, the 27-year-old rapper, is a message about saving money. It's a message that's been heard by many South Africans, and it's a message that's been heard by many South Africans.

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Why Cassper is keeping his coins: A lot of young talent go broke trying to act rich

By This Entertainment | Jul 22, 2016 (COMMENT 1)

It seems those days of Cassper flashing his gold chains, watches and latest ride are long gone. Instead of splurging on the finer things in life, the rapper has decided to stash his cash.

In a long time ago, Cassper was a young man with a lot of money. He was a young man with a lot of money. He was a young man with a lot of money. He was a young man with a lot of money.

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Cassper disses 'hashtag' culture

Top rapper's video blasts flashy lifestyles online

RELATED ARTICLES

Cassper's latest video goes viral

Cassper's latest video goes viral

Cassper's latest video goes viral

Hey Big Spendas, Cassper Nyovest's latest release makes real cents

ANGELIQUE ARDE

THE latest single by Cassper Nyovest is likely to surprise fans of the high-flying, hip-hop star.

Mr Madumane (Big Spendas), which was released yesterday, takes a stab at conspicuous spending, what motivates us to do it, and the inevitable debt trip that ensues.

Fans and followers of the award-winning rapper can be forgiven for thinking Nyovest has had an epiphany of sorts. In a sense, he has.

It was revealed this week that Nyovest has committed himself to being a "conscious spender".

So too has actress and model Pearl Thusi. The two were enlisted by Sanlam to use their influence during National Savings Month for a good cause: to urge South Africans to get smart with their money, and the rest will follow.

Nyovest, best-known for his singles *Gahehe* and *Zwe Shweleza*, says he decided to participate in the initiative because he believes in the message and wants to be a positive role model.

Mr Madumane is a flamboyant character who likes to flash his cash. "We all know a 'big spender'," Nyovest says. "He spends to impress everyone, yet no one is impressed.

"This attitude is what inspired the song."

The lyrics include: "You make a lot of money from the get-go / A lot of people end up in debt though / Cause you're always in flex mode / You're expecting the post-voids / The good to set goals / Spend, spenders / Think they're on fire so they burn the cheques / Spending money just to earn respect."

Nyovest says the message in Mr Madumane is relevant to South Africans who allow themselves to be pressured into debt. South Africans need to rethink what's important.

July is National Savings Month, but for the rest of the year South Africans are bombarded with messages that encourage instant gratification, says Cora Fernandes, chief executive of Sanlam Investments Institutional Division.

"We need to change the narrative around money to start dinner conversations about how well our investments are going or how secure our future is looking, rather than what we have just bought," she says.

"We want to fire up a nation of #consciousness to set ourselves on a path of true, lasting wealth creation."

Check out the music video on YouTube.

For the full story, read Personal Finance

CHALLENGES AND OPPORTUNITIES

- SA financial services companies compete to stand out during National Savings Month.
- Financial planning messages have lost impact – a novel approach would allow Sanlam to generate real-impact nationwide interest.
- The environment was critical: 2016 was tough economically, making life for South Africans hard. We couldn't launch a campaign asking people to save when they could barely keep financially afloat. Sanlam flipped the conversation to encourage people to spend less. Not save more.

- We found the biggest opportunity lay in launching a conspicuous saving counter-remedy to conspicuous spending.

RESEARCH

- Telephonic interview with Sarah Stanley Fallaw, US-based PH.D in applied psychology, founder and president of DataPoints, to discuss her white paper: Financial Behaviours and Wealth Potential. This revealed building wealth is linked to ignoring others' activity – difficult considering social media's omnipresence.
- Telephonic interview with Annamaria Lusardi, US-based founder, academic director of the Global Financial Literacy Excellence Centre, chair of OECD-International Network, on Financial Education's research committee, and NYT contributor. Her expertise in financial education informed our strategy, showing shifting savings narratives change behaviours. Lusardi came on-board as our third-party expert.
- Interviews with SA celebrities known for conspicuous spending: Bonang Matheba, AKA, Cassper Nyovest and Pearl Thusi. These confirmed that celebrities feel a responsibility to share the less glamorous side of their lives, but aren't sure how to do so. Nyovest and Thusi joined the campaign. These sessions ensured absolute authenticity.
- Desktop research showed the media focus on celebrity lifestyles. This informed media targets and online channel selection.

PLANNING OF STRATEGY

Communication Objectives:

- Create national awareness around conspicuous spending and launch the counter-remedy of conspicuous savings.
- Provide relatable content to educate South Africans on the impact of conspicuous spending, and drive engagement and participation.
- Generate public interest around the concept of conspicuous spending (pre) and conspicuous saving (post) to drive high levels of engagement and encourage participation across online campaign channels.
- Position Sanlam as the leading voice on saving during National Savings Month – enhancing the brand's credibility and commitment to South Africans.

Key messages:

1. South Africans are high consumers – it's easier to incur debt than save.
2. We model the perceived lifestyles of those in our social feeds.
3. The confusing savings market means reduced awareness about saving fostering economic development.
4. Sanlam aims to refocus attention onto the bragging rights of #ConspicuousSaving.

5. As Wealthsmiths™, Sanlam encourages South Africans to re-examine our relationship with money so that spending today doesn't impact our ability to live well tomorrow.
6. Sanlam wishes to instill pride in managing wealth well – it's not how much money you make but what you do with it.

Target audiences:

Primary: SA urban youth aged 18-35.

Secondary: Social, media-savvy South Africans.

Actions required: For audiences to change spending behaviour to live within their means.

Media channels:

1. **Earned:** Editorial content pitched to consumer, celebrity, news, lifestyle, trade, business, marketing and community media and their online offerings; consumer and celebrity bloggers.
2. **Paid:** Native media partnerships with Cosmopolitan, GQ, Destiny Connect, Destiny Man and Personal Finance.
3. **Owned:** Sanlam brand and campaign channels (website, YouTube, Facebook, Twitter, Instagram).
4. **Shared:** Nyovest and Thusi's Twitter and Facebook feeds.

Tools:

- Curated celebrity social feeds.
- Music video.
- Documentary.
- Live event.

EXECUTION OF THE STRATEGY

We needed to demonstrate how obsessive followership of celebrities' lifestyles can impact behaviour – without saying it in so many words. Well, at least not at first.

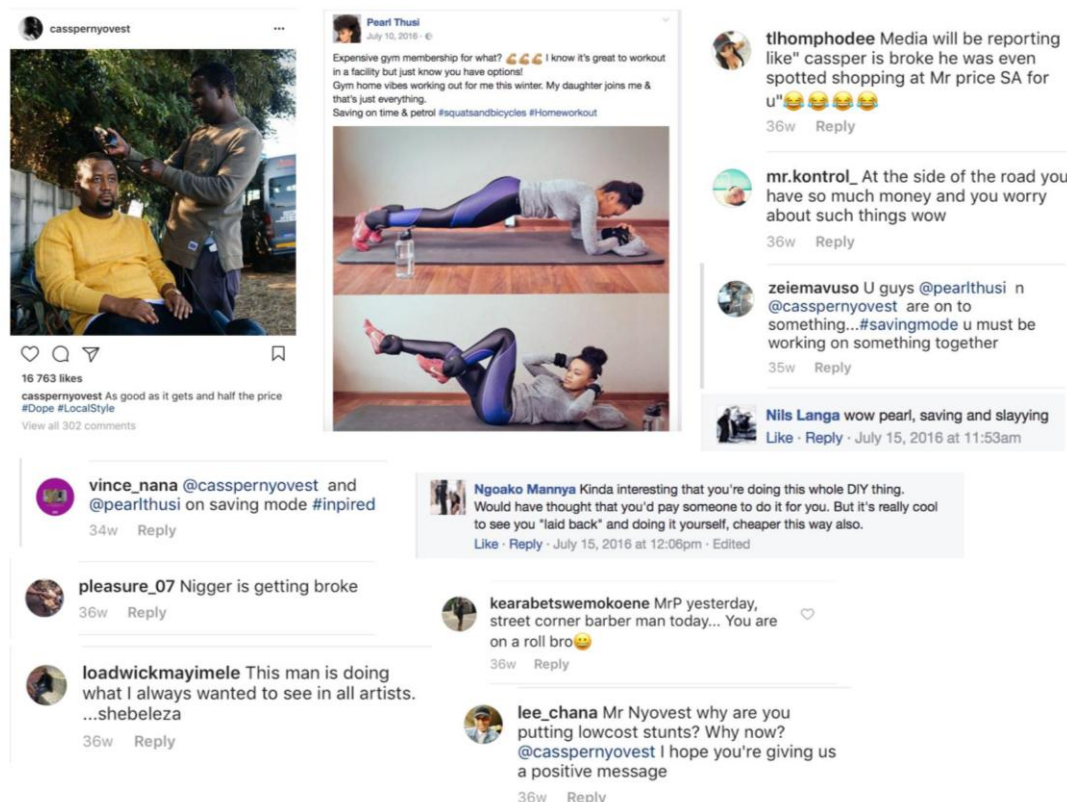
We followed a seed and reveal strategy where our celebrities did the seeding and Sanlam followed to land the reveal mid-July.

Phase one: Seed (1 – 21 July 2016)

Suddenly frugal celebrity social feeds

From 1 July, Nyovest and Thusi's feeds switched from images of their usual champagne and Bentleys, to the opposite. They posted orchestrated acts of conspicuous saving. Buying at thrift stores, having street-side haircuts, DIY manicures are examples.

The response was immediate as millions of followers speculated: *Are they broke? What's going on?*



Speculation heightened by entertainment and news media

We hyped speculation by “leaking” images of Nyovest getting a street barber haircut and Thusi thrift shopping.

It grabbed headlines instantly as journalists and bloggers joined the conversation. *What’s up with Cassper Nyovest and Pearl Thusi’s new lifestyle? Frugal Cassper rents his house out online for R2K a night.*

The earned exposure was contrasted with native articles placed across Cosmo, GQ and Destiny’s online platforms, showcasing the hard work of the ‘real people’ behind the glamour.

Cassper Shops At Mr Price



The self-proclaimed Kanye West of South Africa Refilwe Tshaba Photo, also known as Cassper Nyovest, appears to have taken a good slice of a humble pie as he was seen proudly shopping at the low priced clothing store, Mr Price, Cassper.

Pearl Thusi shops at thrift store

Jul 07, 2016 | Tammy | Celebrities, Entertainment, Radio, TV | 0

TV personality and hip hop battle host Pearl Thusi spotted shopping at a thrift store.



Items ditching designers for second hand outfit as she goes in Joburg.

What is up with Cassper Nyovest and Pearl Thusi's new lifestyle?

They're clearly not going broke but Cassper and Pearl's new lifestyle is raising a few eyebrows

WRITTEN BY
Zalebs

14 Jul '16



Phase two: Reveal (22 – 31 July 2016)

Thusi appeared on the cover of Cosmo in a hessian sack

Showcasing the down-to-earth single-mother to debunk celebrity lifestyle myths.

Pearl Thusi
July 19, 2016 · €

It's here 🍋🍋 I'm on the cover of Cosmo. Get a copy to find out the unique story behind the dress on the cover and the reason my social media posts look so different this month.



shawnee_reid I love this 🍋... To all those killing their bank accounts for a good look or trend...Lovely to see your humble streak ❤️

36w Reply

Cassper Nyovest with Louis George SA and 16 others.
July 20, 2016 · €

Pearl Thusi looking 🍋🍋 in a dress that cost less than R250 on the cover of Cosmo.

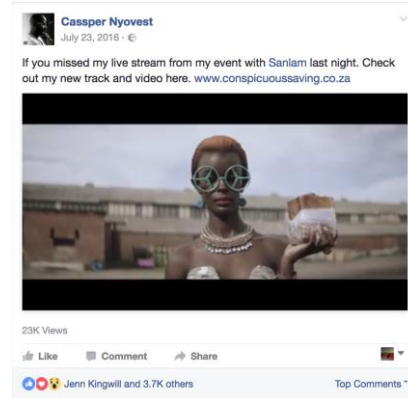


infin8tiyde Best cover and story we've read in a while. So inspiring!!!

25w Reply

Nyovest wrote a hit track about the pitfalls of living beyond your means

A “big-budget” music video was produced for “Mr Madumane (Big \$pendah)” but recycled materials replaced the usual bling.



Sanlam hosted a reveal event – disguised as Nyovest’s music video launch party

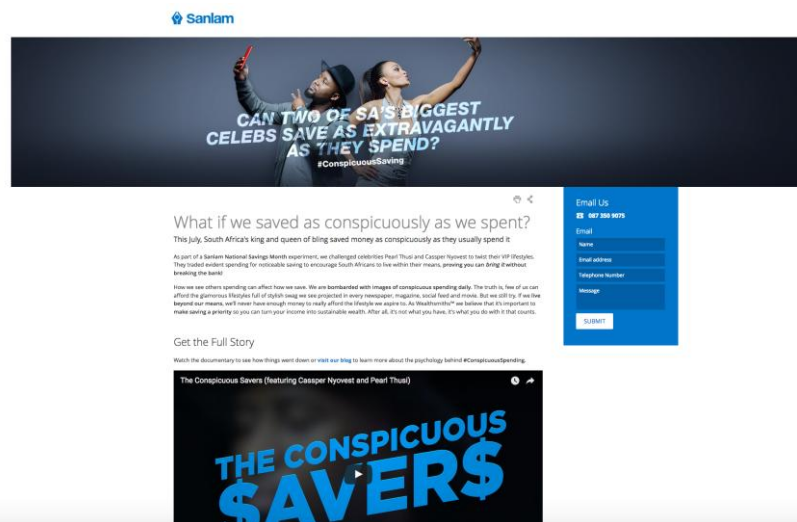
The launch had over 100 media, social influencers and super-fans. Thousands more joined through Facebook Live and the positive reactions and comments streamed in.





We made a documentary chronicling the celebrities' Sanlam journey

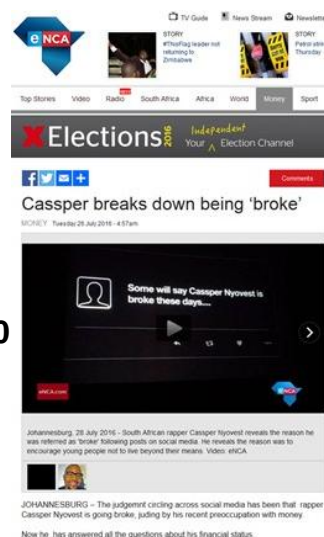
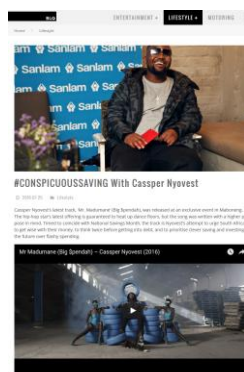
It was screened at the event and released on the campaign page for the rest of South Africa to join the conversation.



Earned and paid media interviews and features

Media interviews with Sanlam, third-party experts, and celebrity partners drove home the saving message.

This was amplified through native content across Personal Finance, Cosmo, GQ and Destiny.




Casper does #ConspicuousSaving for campaign

NEWS / 23 JUL '16, 07:00am

Hey, big spender, Casper Nyovest wants you to start saving. Together with Pearl Thusi, the rapper has collaborated with the Sanlam Group in order to highlight National Savings Month – which is in July.

The Gushie hitmaker announced this at the exclusive launch of his new song in downtown Johannesburg last night.



The song, which is aptly called Big Spends, had never been heard before. So without much pre-publicity or fanfare, Nyovest debuted the track and the video in a room full of the whose-who of the entertainment industry.


It ties in nicely with the Sanlam campaign as the artist has been dropping hints on saving tips through his social media accounts lately.

While he is known to show off his expensive cars and his palatial home, Nyovest posted images of him buying in bulk and braving vices himself as well as showing fans how to reverse the last drop of indulgence out of the tube. This is all a bid to draw himself closer to his fans by sharing some knowledge about how he keeps the wealth that he has acquired.

The Mafeking-related artist, whose real name is Refiloe Phiso, aimed to show people that they don't have to live beyond their means. You can get a great haircut from someone down your street instead of spending money to travel to a celebrity barber. The same is on the face to follow in his footage.

As Nyovest said: "Be real. Be honest about your situation. If you are in debt, cut back on your lifestyle and get out of debt. It's not just about now, and it's not about what anyone else thinks of you. Make your life happen for yourself."



@CasperNovest & @PearlThusi Join Forces with @Sanlam to Encourage South Africans To Save Money



Sanlam has organised the services of two of the most influential people in our entertainment industry as part of National Savings Month (July). Pearl Thusi and Casper Nyovest have teamed up with Sanlam in an effort to encourage South Africans to save their money and avoid life-threatening debt.

They both come from humble backgrounds to they spent savings to stay of being at all. This great initiative could not have come at a better time because too many people are spending their money just as they can continue living it. As much as you see the kind of "bang" (single before being rich), Pearl Thusi and Casper Nyovest say within their means.

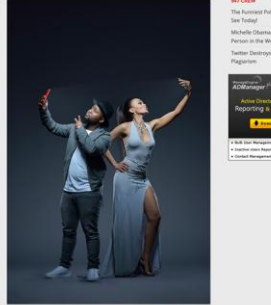
That's the key, trying to look rich. You aren't. Be honest about your situation. If you are in debt, cut back on your lifestyle and get out of debt. It's not just about now, and it's not about what anyone else thinks of you. Make your life happen for yourself." – Casper Nyovest

Casper Nyovest and Pearl Thusi Reveal All!

After weeks of speculation and debate around why Casper Nyovest, Mr CEO, and Pearl Thusi were suddenly mending their own clothes, Airbong their trousers and getting multiple haircuts they have finally revealed that they are not broke – and they don't want YOU to be either!

In collaboration with the Sanlam Group for National Savings Month (July), their mutual goal is to set SA on the road to their best possible lives – a future free of debilitating debt and high on savings (even if it is getting the last drop out of your bottle, save bottles or squeezing your toothpaste tube and you get the last drop of #ConspicuousSaving).



The message was clear: get us to think before we spend and save the road out of #ConspicuousSaving.

Casper Nyovest: "Be real. Be honest about your situation. If you are in debt, cut back on your lifestyle and get out of debt. It's not just about now, and it's not about what anyone else thinks of you. Make your life happen for yourself."

We're all for young SA creatives and artists helping the youth to build on their goals and becoming financially savvy. Big ups to Pearl Thusi and Nyovest, Nyovest, Nyovest!

POPULAR STORIES

Mr CEO
Casper Nyovest: Mr CEO
Pearl Thusi: Mr CEO
Don't tell the press!

Mr CEO
Casper Nyovest: Mr CEO
Pearl Thusi: Mr CEO
Don't tell the press!

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Active Division Management, Reporting & Delegation Software

Managing your money responsibly 'should have its own bragging rights'

ANGELIQUE ARDÉ

Let's face it: it's easier to spend than it is to save, which is why everyone and their cousin is spending – and crafting an image of themselves and their aspirational lifestyles on social media. There's nothing like the gratification that comes with getting what you've been coveting, and making sure that all of your friends and followers know it. You don't even need to have the money. You just need credit.

The only thing worse than conspicuous spending is when it's done on tick. "There's a direct correlation between access to credit and a decline in savings. Annamaria Lusardi, the founder and academic director of the Global Financial Literacy Excellence Centre and an adviser to the US Treasury, says there has been a decline in the rate of saving in Japan and Italy, the countries that historically have had the highest rates of saving. In fact, the world over, savings rates are down. Lusardi says that while this is hard to explain, access to credit has increased as savings rates have come down.

Greater access to credit, especially among young people, and a payment system that allows for ease of payment – whether it's the swipe of a card or an easy online purchase – are factors affecting

our propensity to save.

"Compounding this, the savings market is complex and confusing to most people who want to save," Corni Fernandez, the chief executive of Sanlam Investments: Institutional Business, says.

Access to good quality, cost-effective financial advice can be a barrier to saving and investing, although choosing an appropriate product in which to save or invest is not rocket science, Fernandez says.

Your most important considerations are: your intentions to save, or your goal; the time you have to save (your "time horizon"); and the level of risk that you can afford to take. Finally, understand the product that you decide on and what you're being charged. It doesn't need to be more complicated than that, she says.

Failing to save is a bigger risk than using the wrong savings vehicle, she says. This is because of the cost of the lost opportunity. Consumers also don't appreciate the pivotal role that savings play in promoting economic growth and development.

Getting into a habit of saving is what it's all about, Fernandez says.

"People become wealthy because when they come into money, they are thrifty and invest their money wisely, not in some 'get-rich-quick' opportunity," she says. "For most people their relationship with money, and in



turn their behaviour when it comes to money, is set at a very early age. It's very hard to unlearn these behaviours.

"My relationship with money and saving was imprinted by my grandmother. She always advocated for living below your means. In primary school, I had a Post Office bank book and every week she gave me

some change to save, and I would eagerly anticipate the increase in my bank balance after every contribution. Consequently, making withdrawals was not an option. I didn't even know what I was saving for, but I liked the idea of the money growing. The thought of someone paying me to keep my money, in the form of interest, was a fascinating concept at a young age."

Fernandez says Sanlam understands that consumers are inundated daily with messages encouraging them to spend. "Of course, we all have to pay bills, but we need to get our spending priorities right, so that we don't get tempted to waste money on stuff that we don't really need."

SPEND ON INVESTING

Investing should be our top spending priority – no matter how small the amount. What's important is that we do it. The earlier we start investing, the longer we benefit from the power of compound interest. The other big benefit of investing over the long term is that time smooths out volatility.

Lusardi says consumers can be convinced to save in the same way that they can be convinced to spend.

Retailers have successfully used celebrities to get consumers to buy their products. Sanlam's use of celebrities to foster the value of thriftiness is commendable,

Lusardi says. "It's really important to present this type of role model, to counter the attitude that to live a satisfying life, you have to spend more. By business class, have the latest fashions, tools or gadgets. We learn from others," she says.

She says there is also value in providing statistics that highlight good behaviour. "When we read the statistics, for example, that a country doesn't save, unfortunately this provides a message: nobody is saving, so why should I? Any statistic you can provide showing that the youth are saving more or that parents are adopting different behaviours gives the idea that the people around us are also not spending a lot, that they're using low-cost airlines, not going to Starbucks every day, but rather doing the opposite. This is very important, because we are affected by others."

"Saving is hard. It doesn't come naturally, and so if we see other people saving, that can be a big incentive. Also, images of people being rich is very appealing. But you become rich by saving and consuming less."

The idea of consuming less today isn't appealing because it conjures up images of self-denial. But if we were to associate it with positive images, it could be appealing, Lusardi suggests. For example, imagining yourself in the future as wealthy, financially secure or financially astute as a result of

your choice to consume less today can be a powerful motivation.

"We all have dreams and ambitions, and we need to think about how lower consumption today will allow you to reach your dreams," she says.

Fernandez says that rather than having a wishy-washy goal to save, focus your attention on what you want to achieve or acquire – in other words, your reason for saving. Most people have aspirations to buy a home, or a car, or to take a holiday, but they don't have a "roadmap" to get there. "It's about planning, which goes against instant gratification."

Consumers also don't always understand that earning well does not make you wealthy. "It's not about how much money you make; it's about what you do with it," she says.

Lusardi says financial literacy and financial education are essential if we are to create a culture of non-conspicuous consumption. "People need to be taught to make smart money decisions. We need to empower individuals to live a truly fulfilling life: one that is fulfilling over a lifetime and not just today."

Fernandez says Sanlam's conspicuous savings initiative is about putting the spotlight on people who are committed to working hard and practising conspicuous saving, which should come with its own set of bragging rights.

Communication objectives	Key results
Launch Sanlam's conspicuous-saving remedy through on-target content and media channels.	<ul style="list-style-type: none"> 82m earned-impressions across traditional and social media (73% over-target) in four-weeks, valued at R11.3m AVE. 625k music video views (25% over-target). 92% of earned (traditional) media exposure in top-tier-channels (15% over-target).
Educate South Africans through relatable insights.	<ul style="list-style-type: none"> 82% of earned (traditional) media exposure included campaign key messages (9% over target). 641k documentary views (28% over target). 103 top-tier traditional media, social media influencers and super-fans attended the reveal event, and 19k

