

# Young Couples Creative Test



The following 4 creative types were tested among Canadians 25-34 years old:

**Creative A**

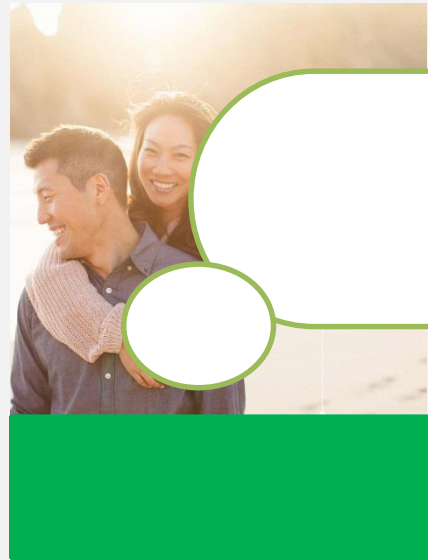
**Creative B**

**Creative C**

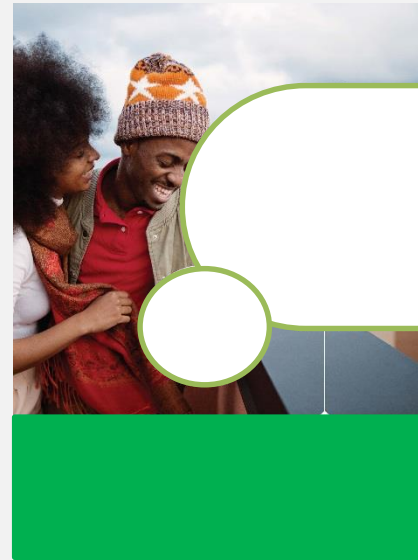
**Creative D**



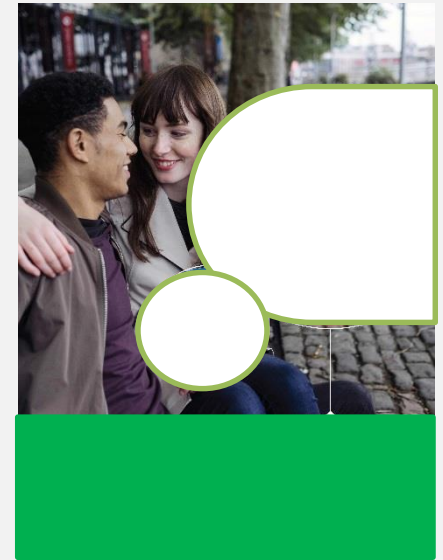
A



B



C



D



# Summary

## RECOMMENDATION

We recommend to proceed with **Creative A** as a primary visual. It is appealing to general public of Canadians 25-34 years old, especially to married couples, those planning to move and to switch banks. Overall, it is also among the top 2 visuals for the ability to motivate to switch to Bank A, but it's inspirational call to action makes it the #1 most motivating creative among those planning to get married.

A



We recommend to consider **Creative D** as a secondary visual for this campaign. It is as strong as Creative A in terms of motivation to switch to Bank A especially among those already married.

D



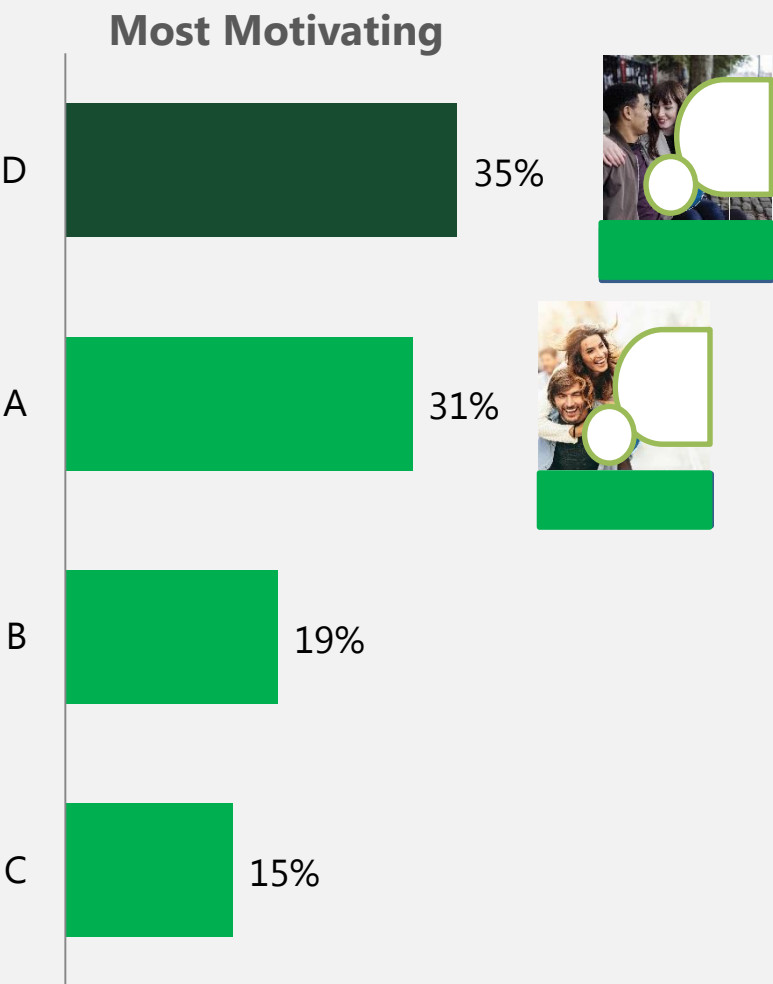
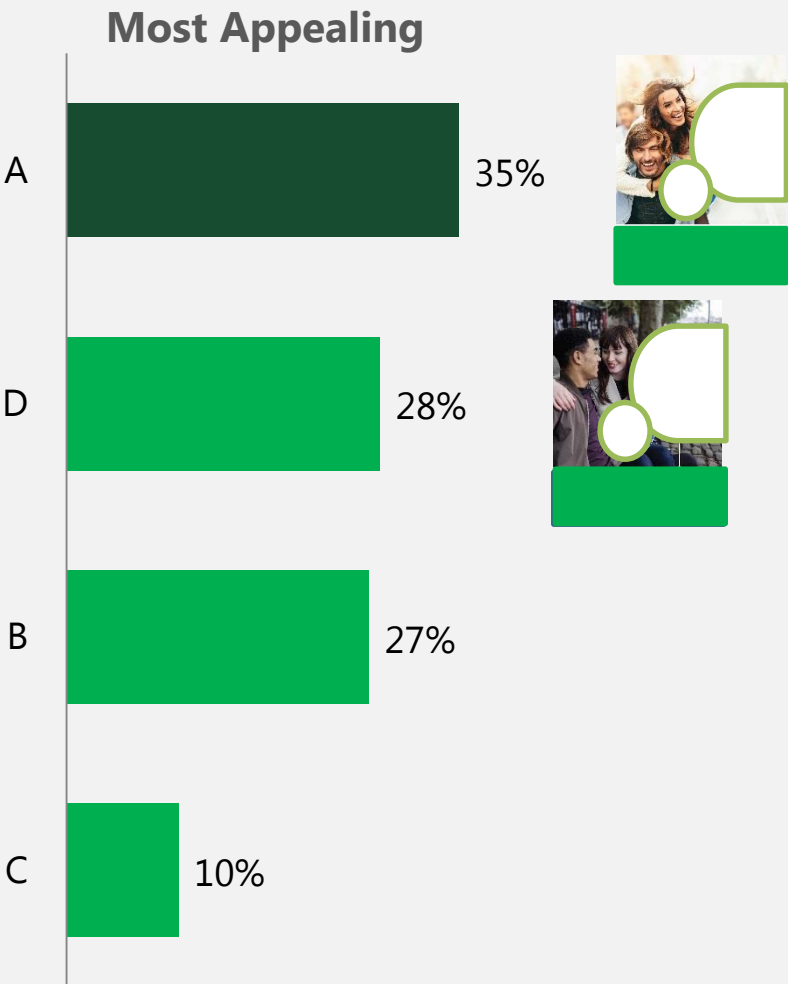
Overall, \$500 proved to be an effective incentive as it significantly increases the intent to move to Bank A.



Creatives A and D are overall most appealing and most motivating to switch to Bank A.

All Respondents

25-34 y.o.



Bank A is offering to move your banking and credit card for up to \$500 in cash and incentives. How likely would you switch to Bank A?

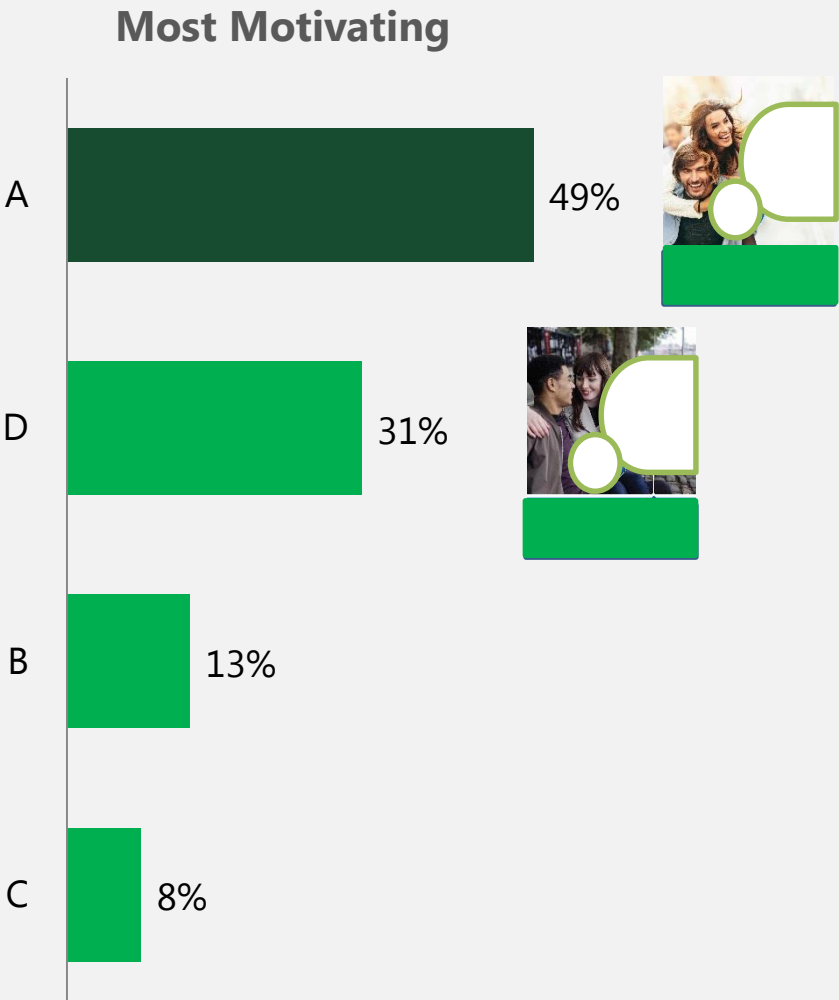
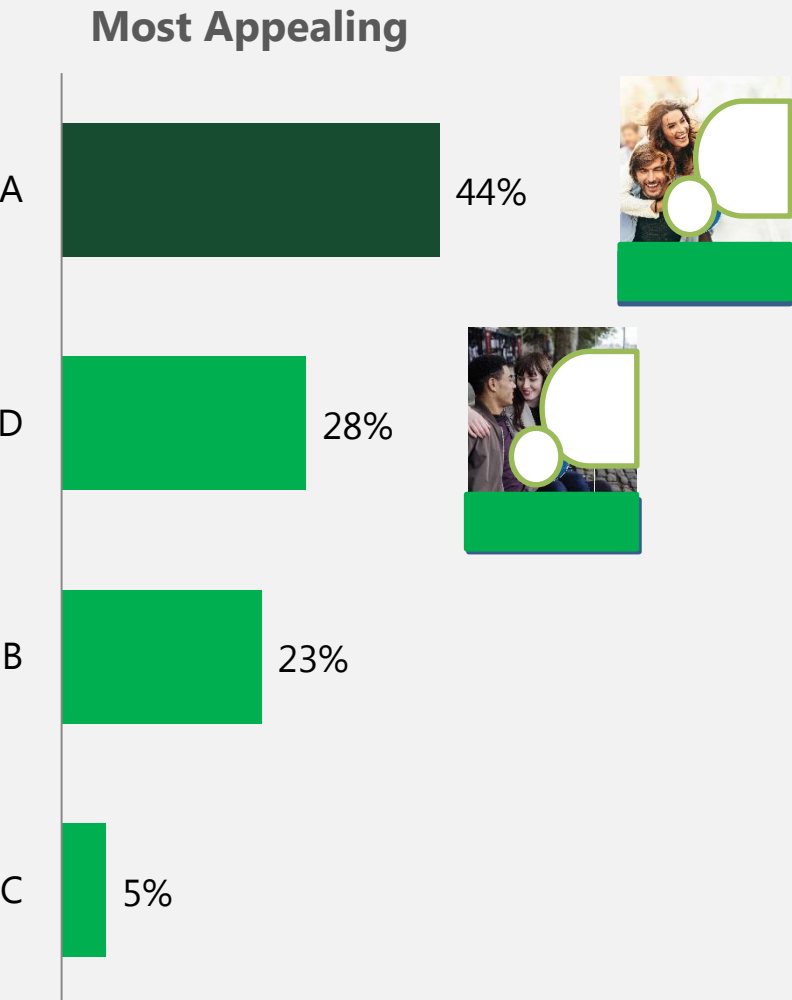
Please choose which of the following ads would be most motivating for you to switch:

Meanwhile, Creative A has a strong lead among Canadians who plan to get married.

Planning to Get Married\*

N=39

39% of Canadians 25-34 y.o. in our sample admitted that they are planning to get married in the next 3 years.



Bank A is offering to move your banking and credit card for up to \$500 in cash and incentives. How likely would you switch to Bank

A?  
\*Planning to get married in next 3 years.

Please choose which of the following ads would be most motivating for you to switch:

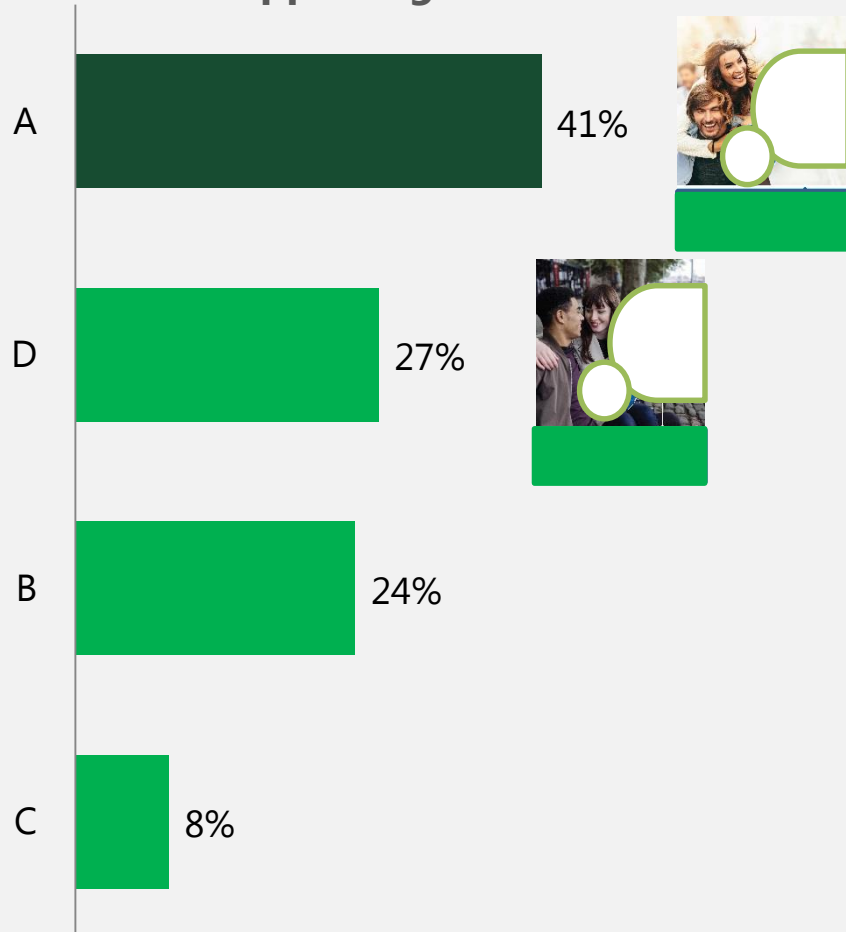
While, Creative A is also most appealing and motivating among those planning to switch banks.

49% of Canadians 25-34 y.o. in our sample admitted that they might switch banks in the next 12 months.

## Planning to switch banks in next 12 months

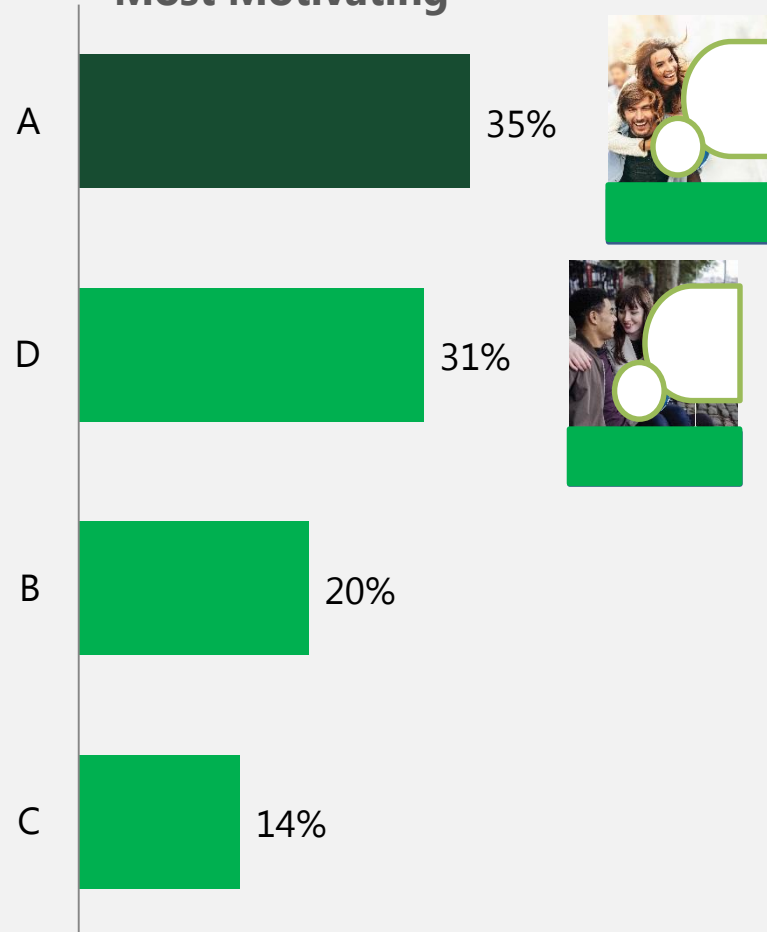
N=49

### Most Appealing



Bank A is offering to move your banking and credit card for up to \$500 in cash and incentives. How likely would you switch to Bank A?

### Most Motivating



Please choose which of the following ads would be most motivating for you to switch:

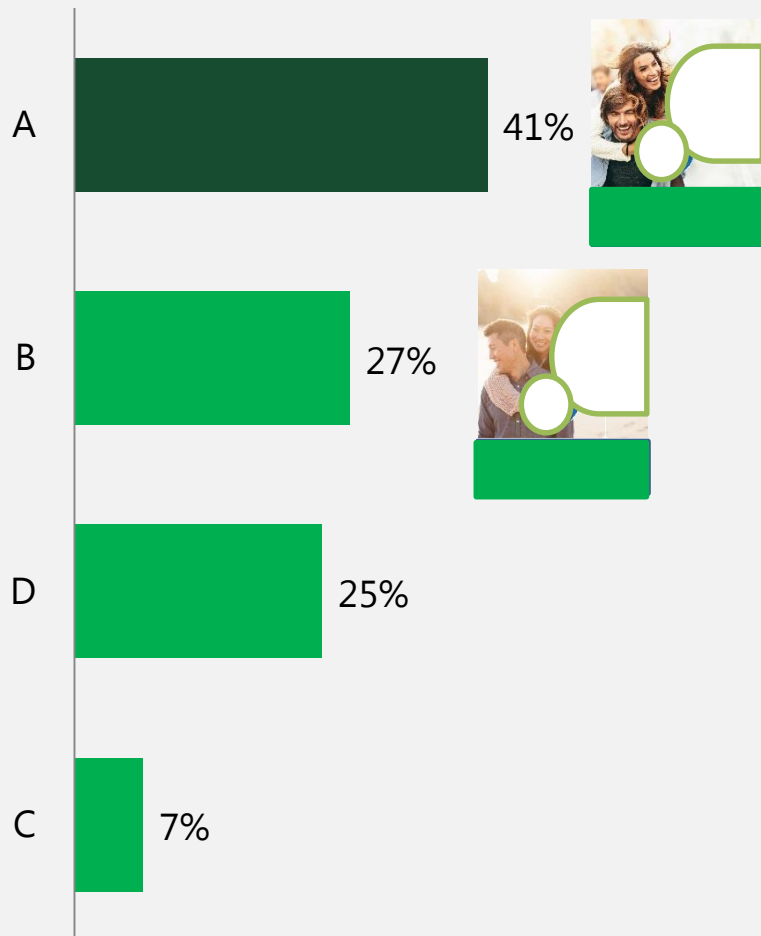
Creative A is most appealing among those in a relationship. Both A and D are leading in terms of motivation to move to Bank A.

73% of Canadians 25-34 y.o. in our sample admitted that they are not single (married or in relationship).

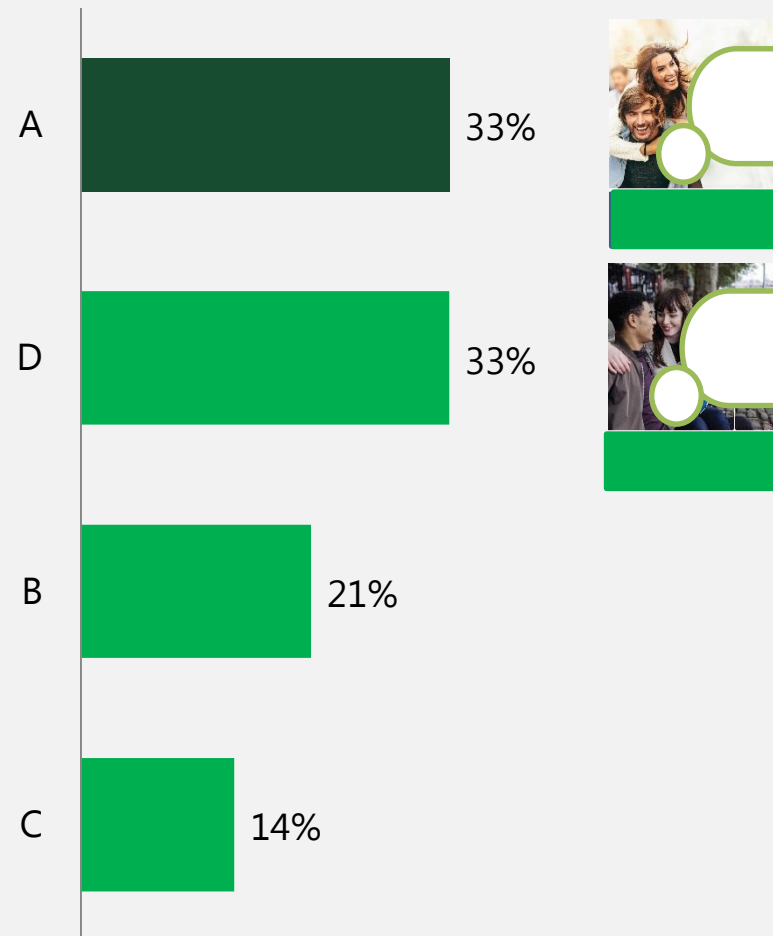
## Married or In a Relationship

N=73

### Most Appealing



### Most Motivating



Bank A is offering to move your banking and credit card for up to \$500 in cash and incentives. How likely would you switch to Bank A?

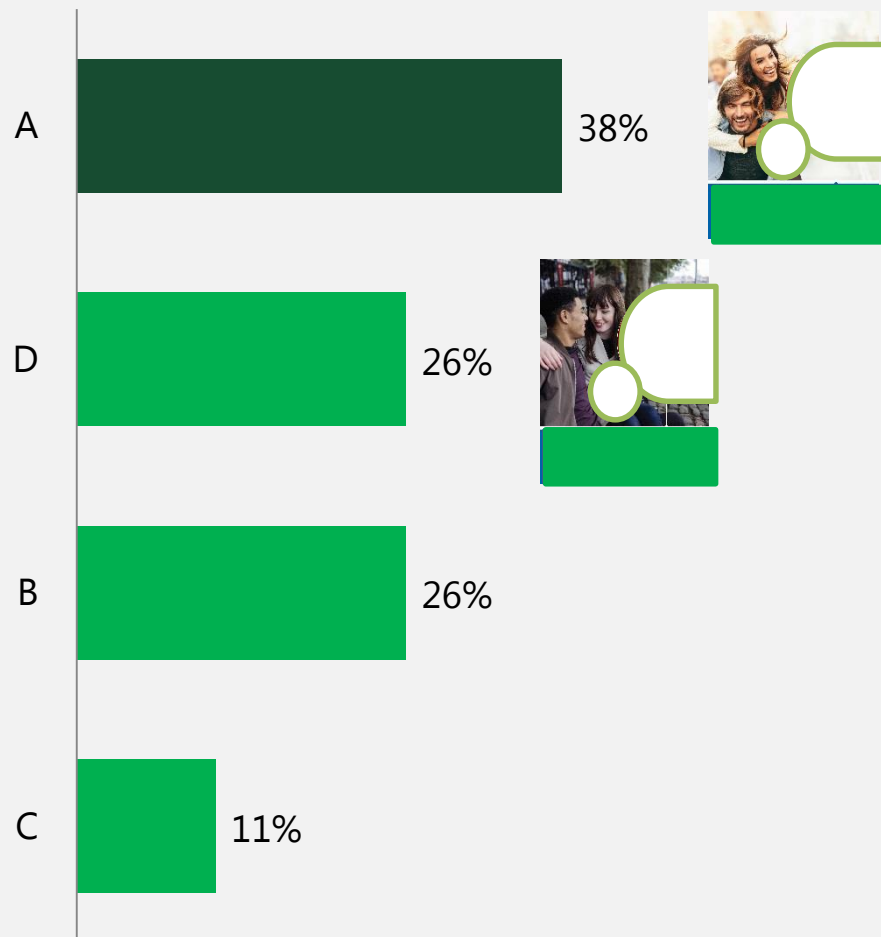
Please choose which of the following ads would be most motivating for you to switch:

While, Creative A is also most appealing to non-Bank A customers, both D and A are among most motivating to switch.

## Non-Bank A customers (BMO, RBC, CIBC, Scotiabank)

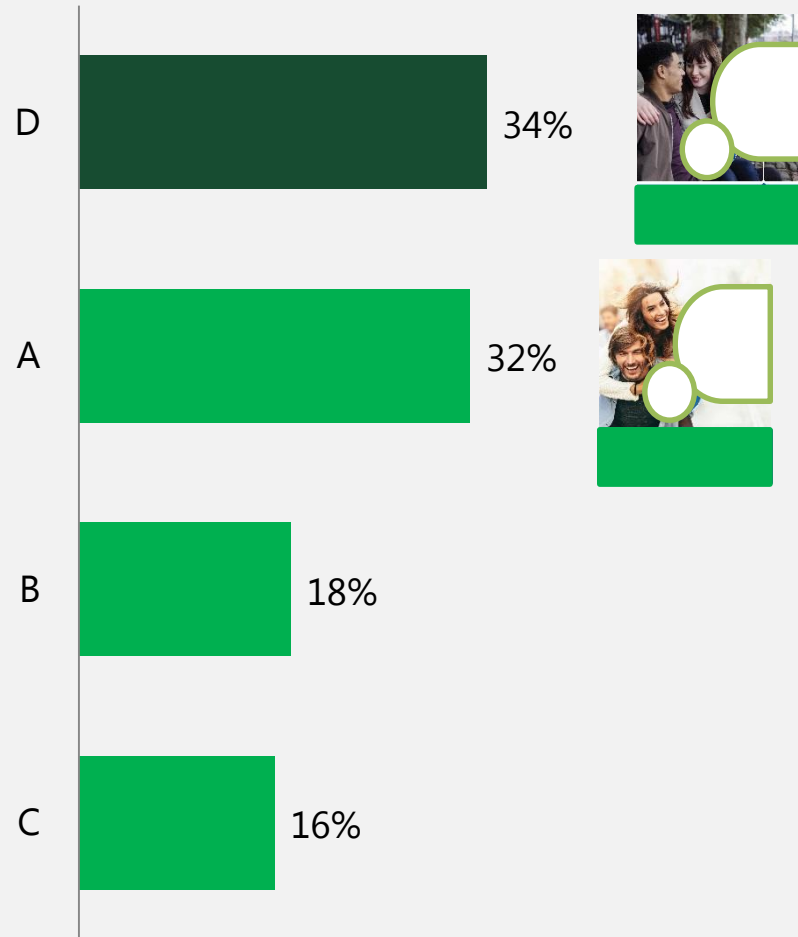
N=74

### Most Appealing



Bank A is offering to move your banking and credit card for up to \$500 in cash and incentives. How likely would you switch to Bank A?

### Most Motivating



Please choose which of the following ads would be most motivating for you to switch:



Overall, \$500 is an effective incentive as it significantly increases the intent to switch to Bank A.

# Effect of Incentive

Definitely/  
Probably would  
switch, %

Intent to switch to a new  
banking institution

19%



How likely would you switch your everyday banking and credit card to a new banking institution in the next 12 months?

Intent to switch to Bank A



11%



How likely would you switch your everyday banking and credit card to BMO in the next 12 months?

Intent to switch to Bank A  
with incentive



35%



BMO is offering to move your banking and credit card for up to \$425 in cash and incentives. How likely would you switch to BMO?

All Respondents  
25-35 y.o.

How likely would you switch your everyday banking and credit card to a new banking institution in the next 12 months?

# Methodology and Sample

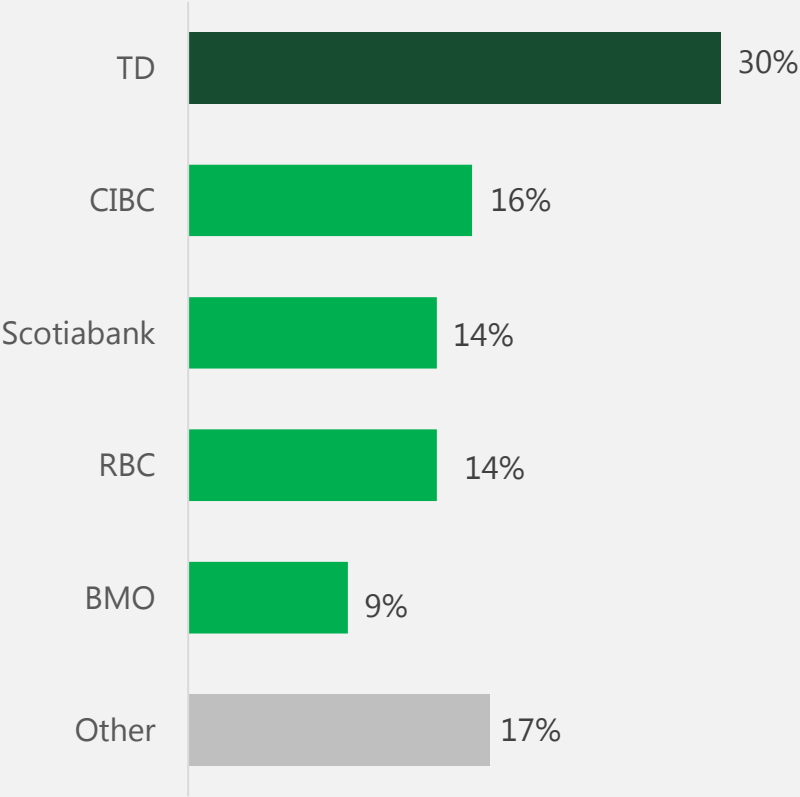


# Methodology

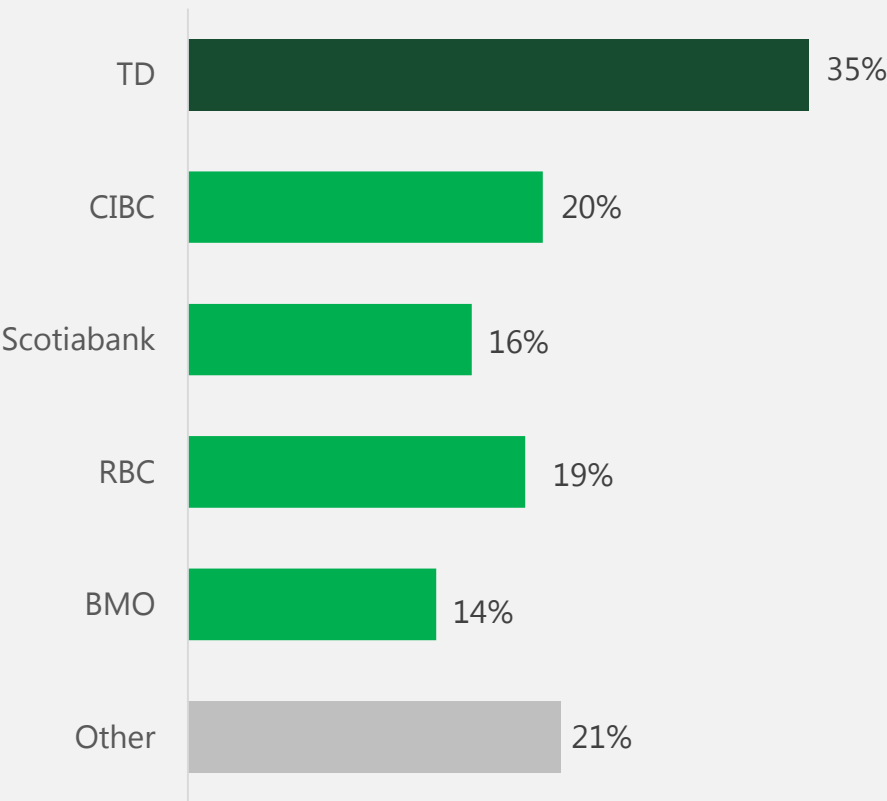
- Ten questions were asked to n=100 Canadians 25-34 years old across the country using Google Consumer Survey Android Panel with research conducted by the ValidateIt™ platform. Representative distribution across the regions and demographic groups was assured by Google Consumer Surveys.
- Google Consumer Surveys Android Panel reports on self-reported age, gender and geographic region of respondents, which is based on respondents personal profile.
- In field: May 1-3, 2015
- Q1 What is your current relationship status? Select one.
- Q2 Do you plan on getting married?
- Q3 Do you plan on moving to a new residence within the next 12 months?
- Q4 What is your primary institution for every day banking? Select one.
- Q5 Which banking institution do you currently have a credit card with? Select all that apply.
- Q6 How likely would you switch your everyday banking and credit card to a new banking institution in the next 12 months?
- Q7 How likely would you switch your everyday banking and credit card to Bank A in the next 12 months?
- Q8 Bank A is offering to move your banking and credit card for up to \$500 in cash and incentives. How likely would you switch to Bank A?
- Q9 Please choose which of the following ads you find most appealing to you.
- Q10 Please choose which of the following ads would be most motivating for you to switch.

TD Canada Trust is the banking institution most often used for banking and credit cards.

Primary Banking Institution



Credit Card Ownership by Banking Institution



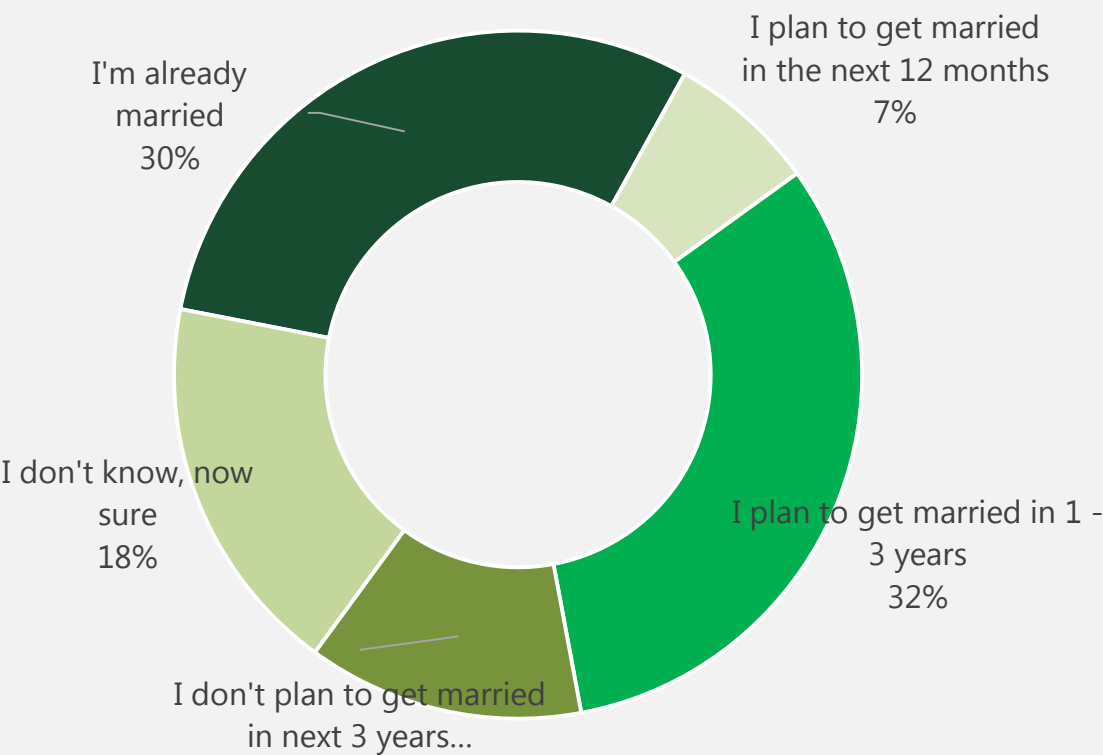
All Respondents  
25-35 y.o.

What is your primary institution for every day banking?

Which banking institution do you currently have a credit card with? Select all that apply.

30% of Canadians age 25-34 are already married while 39% of them plan to get married within the next 3 years.

## Current Martial Plans

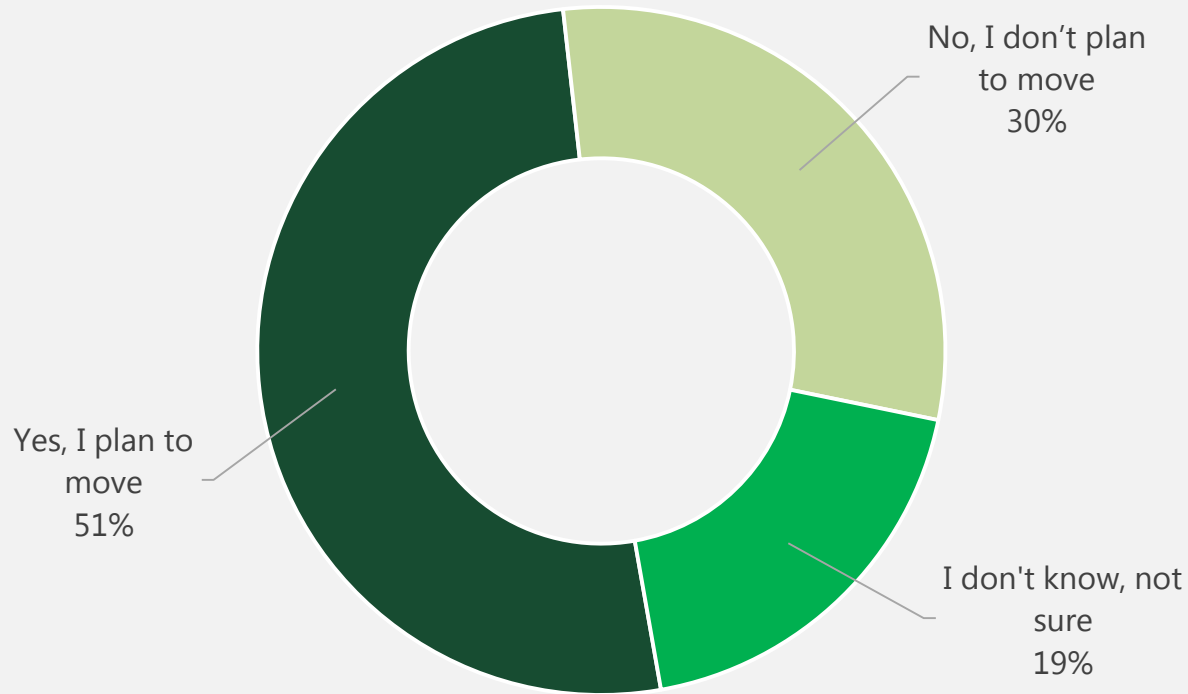


All Respondents  
25-35 y.o.

Do you plan on getting married?

Over half of Canadians 25-34 years old plan to move in the next 12 months.

## Planning to Change Residence

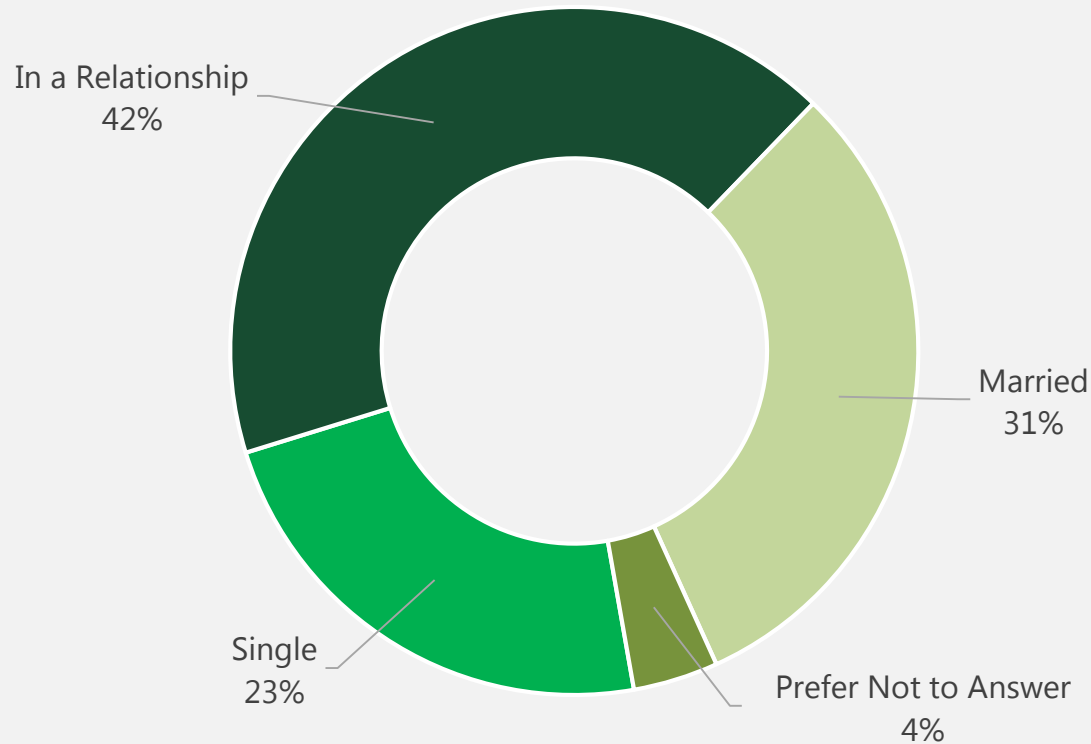


All Respondents  
25-35 y.o.

Do you plan on moving to a new residence in the next 12 months?

The majority of Canadians 25-34 years old are Married or In a Relationship.

## Current Relationship Status



All Respondents  
25-35 y.o.

What is your current relationship status?

# Thank You

<http://www.validateit.com/>

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