

# No Child's Play



Stills from the new ads

Can one of the largest public sector player, Bank of Baroda, bring youthfulness with its new campaign?

BY PRIYANKA NAIR | MUMBAI

ON APRIL 1, the Reserve Bank of India announced the amalgamation of Vijaya Bank, Dena Bank and Bank of Baroda. With developments of this nature, one of the biggest tasks for the brand involved is to streamline its communication. Bank of Baroda has plans to keep simplicity at its core.

The 111-year-old brand is keeping its advertising young at heart by featuring kids in its spots. It is not the first time a bank has attempted to do that, Kotak Bank, Bandhan Bank, Union Bank of India, Bank of India, and a few others on various occasions have used kids to add 'cuteness quotient' to make the category vibrant.

OK Kaul, general manager – marketing, corporate communications & WMS, Bank of Baroda, believes the idea of featuring kids will always bring freshness to any creative thought. He explains, "There is a general perception that public sector banks are for the elderly segment. We clearly want to break that thought. The attempt to feature kids was to supplement trust and synergy. With the core idea of 'Power of 3', and the ad campaign *Ab Saath Hain Teen, Behtar se Behtareen* we want to enhance our brand equity, and show the world we are future ready."

Dipika Narayan, VP and executive business director, Wunderman Thompson, tells us, "The idea of using children to personify each entity was an important breakthrough because the lessons of collaboration from kids are beautiful. That in addition to being symbols of a promising future, not to mention their undisputed charm," she adds.

However, Omkar Joshi, creative director and business head, Schbang



Bengaluru, who has worked on various brands in the financial services space, thinks there is a big miss in creative output. He says, "Creatively, I was not really moved by what I saw (or heard). While the line '*Behtar Se Behtareen*' is solid, there was a disconnect after watching the film. It is no longer about making spots in multiple languages. The ad could have been about confidence, stability and strength."

In fact, Joshi suggests that the bank could have used the kids featured in the campaign smartly, much like what Airtel did with the '4G girl'.

Along with big bets on mainline communication, Kaul and his marketing team are looking at digital strategically. That's one of the reasons why Kaul believes the bank registers a low number of negative comments on social media. For instance, over the last three weeks, three million-plus users have given the amalgamation a thumbs up on Bank of Baroda's social media platforms, of which only three per cent reacted negatively. Kaul also states that the brand's social handles are not ruled by 'bots' which is a conscious effort taken by his backend team. "No robot can fix a customer's query that's usually emotional led."

Apart from working on features and products that would appeal to the millennial generation, the bank also plans to create an app exclusively for young

farmers. While it is still in the works, Kaul tells Brand Equity it will be a content-driven app to make life easy for the agricultural community, from weather updates to mandi rates, they could get access to the everyday information via the bank's app.

Bank of Baroda is also highly involved in badminton as far as sponsorships are concerned. In 2016, Bank of Baroda had sealed a principal sponsorship contract with badminton players PV Sindhu and K Srikanth. While Sindhu and Srikanth haven't been featured in the bank's marketing campaigns yet, they still are the flag carriers for the brand when they play on the ground.

Though Bank of Baroda seems to be making big moves, industry experts believe the brand should focus on creating experiences that leave deeper impressions.

According to Ajay Kakar, chief marketing officer, Aditya Birla Capital, a merged entity always faces the challenges of integration. He further adds, "Banks, as a category, are very fortunate. Per se, they enjoy a high degree of trust among masses in India. And when multiple trusted brands come under one common banner, it only enhances the faith factor. But a moot question in such cases is always "what's in it for me"? Has just the name changed? Or has the customer's experience also changed, for the better? It is key to provide the existing customers of the individual brands a reason to believe that their tomorrow, under the common banner, will be better than their yesterday, under the individual brand."

priyanka.nair@timesgroup.com

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BANK OF BARODA